



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [WELLS FARGO & COMPANY](#)

City/State [SAN FRANCISCO, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [1,881,142,000](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [3](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

WELLS FARGO & COMPANY
420 MONTGOMERY STREET
SAN FRANCISCO, CA 94104

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	1,914,834,000	1,934,576,500	1,939,119,000	1,939,429,000	1,911,682,500
Net income (\$000)	6,790,000	10,676,000	21,548,000	3,301,000	19,549,000
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.07	2.67	11	1.85	2.65	12	1.88	2.60	12	2.10	2.77	16	2.53	3.01	24
+ Non-interest income	1.55	0.96	81	2.10	1.11	88	2.10	1.04	90	1.63	1.21	75	1.87	1.32	78
- Overhead expense	2.80	2.17	84	2.83	2.24	82	2.78	2.17	84	3.02	2.57	76	3.05	2.69	73
- Provision for credit losses	-0.02	0.09	21	-0.24	-0.15	33	-0.21	-0.09	19	0.69	0.51	78	0.14	0.15	58
+ Securities gains (losses)	0.02	0	93	0.02	0.01	79	0.03	0.01	90	0.05	0.02	73	0.01	0.01	63
+ Other tax equivalent adjustments	0	0	87	0	0	48	0	0	8	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	0.87	1.40	10	1.44	1.79	22	1.51	1.66	39	0.05	1.04	8	1.30	1.56	26
Net operating income	0.71	1.06	12	1.10	1.36	24	1.11	1.26	35	0.17	0.81	10	1.02	1.19	26
Net income	0.71	1.06	12	1.10	1.35	25	1.11	1.26	35	0.17	0.82	10	1.02	1.19	26
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.50	3.12	11	2.24	3.14	10	2.25	3.06	11	2.73	3.55	10	3.85	4.41	16
Interest expense	0.26	0.24	67	0.24	0.27	52	0.22	0.25	54	0.45	0.52	47	1.08	1.08	56
Net interest income (tax equivalent)	2.23	2.88	12	2	2.85	12	2.04	2.80	13	2.28	3.01	16	2.77	3.33	24
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.14	0.08	72	0.20	0.13	68	0.18	0.11	71	0.34	0.27	69	0.29	0.21	72
Earnings coverage of net loan and lease losses (X)	12.44	-9.51	39	12.73	4.52	49	15.57	39.72	40	4.19	22.91	19	9.74	24.40	39
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.25	1.17	62	1.77	1.39	78	1.40	1.23	71	2.08	1.58	79	1	0.83	71
Allowance for loan and lease losses / Total loans and leases	1.24	1.15	63	1.72	1.37	78	1.36	1.20	70	2	1.55	78	0.97	0.81	69
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.69	0.41	84	0.91	0.63	76	0.85	0.49	86	1.03	0.71	80	0.67	0.57	64
30–89 days past due loans and leases / Total loans and leases	0.79	0.32	89	0.73	0.27	90	0.63	0.32	84	0.99	0.39	91	0.75	0.43	84
Liquidity and Funding															
Net noncore funding dependence	-2.98	3.09	26	-11.01	-1.82	25	-9.82	-2.33	27	-4.78	3.20	27	14.94	14.45	55
Net short-term noncore funding dependence	-13.18	-1.79	12	-23.88	-8.21	10	-20.24	-7.71	13	-20.01	-4.76	13	0.22	3.38	32
Net loans and leases / Total assets	49.95	61.60	15	44.36	59.81	12	46.35	58.67	15	46.38	61.58	13	50.49	63.77	17
Capitalization															
Tier 1 leverage ratio	7.96	9.08	18	8.53	9.11	34	8.34	8.98	32	8.33	9.13	29	8.31	9.76	12
Holding company equity capital / Total assets	9.44	10.04	39	9.83	10.88	34	9.63	10.71	33	9.46	11.16	25	9.71	12.43	16
Total equity capital (including minority interest) / Total assets	9.56	10.14	39	9.92	11.01	35	9.76	10.82	32	9.51	11.29	25	9.75	12.57	15
Common equity tier 1 capital / Total risk-weighted assets	10.38	11.90	29	12.07	12.69	48	11.35	12.42	35	11.59	12.38	39	11.14	12.17	33
Net loans and leases / Equity capital (X)	5.29	6.22	32	4.51	5.51	28	4.81	5.53	37	4.91	5.58	37	5.20	5.21	53
Cash dividends / Net income	36.30	34	55	13.63	25.30	28	16.85	28.27	27	191	42.30	99	50.31	33.12	82
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	-3.33	7.91	8	-1.16	9.29	11	-0.36	10.50	10	1.43	16.68	10	1.67	9.26	17
Equity capital	-7.18	-0.29	35	6.62	9.31	52	1.47	7.46	24	-1.21	6.99	10	-4.60	10.49	2
Net loans and leases	8.85	11.87	46	-8.91	0.79	10	-0.43	3.36	43	-6.82	9.07	7	1.90	9.10	21
Noncore funding	-24.38	10.50	15	-35.87	-23.76	37	-39.48	-14.79	21	-31.76	-12.18	28	-2.04	6.59	38
Parent Company Ratios															
Short-term debt / Equity capital	3.79	0.43	91	7.54	0.48	96	6.96	0.57	95	9.91	0.77	94	7.17	1.02	90
Long-term debt / Equity capital	73.06	11.61	94	74.21	11.05	94	70.91	10.95	94	88.32	13.56	95	73.46	13.04	95
Equity investment in subsidiaries / Equity capital	92.64	103.92	6	91.61	103.07	6	92.71	103.22	6	94.03	102.81	9	111.73	103.22	86
Cash from ops + noncash items + op expense / Op expense + dividends	-101.74	116.54	7	108.21	130.64	44	176.87	154.48	65	490.13	147.24	97	196.02	190.27	57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	15,446,000	14,615,000	29,127,000	34,673,000	44,518,000	5.69	-25.24
Income from lease financing receivables.....	304,000	361,000	692,000	732,000	869,000	-15.79	-34.76
Fully taxable income on loans and leases.....	15,647,000	14,874,000	29,621,000	35,132,000	44,982,000	5.20	-25.42
Tax-exempt income on loans and leases.....	103,000	102,000	198,000	273,000	405,000	0.98	-28.97
Estimated tax benefit on income on loans and leases.....	37,679	21,412	80,743	99,924	127,434	75.97	-34.49
Income on loans and leases (tax equivalent).....	15,787,679	14,997,412	29,899,743	35,504,924	45,514,434	5.27	-25.47
Investment interest income (tax equivalent).....	4,347,321	3,577,588	7,520,257	9,113,076	12,426,566	21.52	-23.01
Interest on balances due from depository institutions.....	416,000	128,000	314,000	548,000	2,875,000	225.00	-55.17
Interest income on other earning assets.....	1,579,000	1,304,000	2,718,000	3,498,000	6,416,000	21.09	-14.28
Total interest income (tax equivalent).....	22,130,000	20,007,000	40,452,000	48,664,000	67,232,000	10.61	-25.24
Interest on time deposits of \$250K or more	-19,000	-11,000	-32,000	210,000	880,000		
Interest on time deposits < \$250K.....	64,000	88,000	154,000	682,000	1,919,000	-27.27	-64.44
Interest on foreign office deposits	12,000	0	14,000	236,000	937,000		-96.54
Interest on other deposits	184,000	128,000	252,000	1,676,000	4,899,000	43.75	-59.83
Interest on other borrowings and trading liabilities.....	1,705,000	1,619,000	2,914,000	4,400,000	9,000,000	5.31	-30.83
Interest on subordinated debt and mandatory convertible securities	372,000	308,000	613,000	759,000	1,217,000	20.78	-21.35
Total interest expense.....	2,318,000	2,132,000	3,915,000	7,963,000	18,852,000	8.72	-44.25
Net interest income (tax equivalent).....	19,812,000	17,875,000	36,537,000	40,701,000	48,380,000	10.84	-22.13
Non-interest income.....	14,803,000	20,321,000	40,769,000	31,697,000	35,697,000	-27.15	-21.93
Adjusted operating income (tax equivalent)	34,615,000	38,196,000	77,306,000	72,398,000	84,077,000	-9.38	-22.05
Overhead expense.....	26,807,000	27,377,000	53,939,000	58,511,000	58,344,000	-2.08	-2.02
Provision for credit losses.....	-194,000	-2,291,000	-4,103,000	13,400,000	2,714,000		
Securities gains (losses)	145,000	151,000	553,000	873,000	139,000	-3.97	-15.20
Other tax equivalent adjustments	1,000	0	-2,000	0	0		
Pretax net operating income (tax equivalent).....	8,289,000	13,889,000	29,244,000	1,055,000	24,810,000	-40.32	-48.22
Applicable income taxes	1,320,000	2,345,000	5,579,000	-3,005,000	4,157,000	-43.71	-69.17
Tax equivalent adjustments	215,000	110,000	427,000	474,000	612,000	95.45	-34.85
Applicable income taxes (tax equivalent).....	1,535,000	2,455,000	6,006,000	-2,531,000	4,769,000	-37.47	-66.72
Minority interest	-36,000	758,000	1,690,000	285,000	492,000		
Net income before discontinued operations, net of minority interest	6,790,000	10,676,000	21,548,000	3,301,000	19,549,000	-36.40	-39.74
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	6,790,000	10,676,000	21,548,000	3,301,000	19,549,000	-36.40	-39.74
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	6,754,000	11,434,000	23,238,000	3,586,000	20,041,000	-40.93	-40.73
Investment securities income (tax equivalent).....	4,347,321	3,577,588	7,520,257	9,113,076	12,426,566	21.52	-23.01
US Treasury and agency securities (excluding mortgage-backed securities)	394,000	504,000	882,000	1,126,000	1,299,000	-21.83	-39.48
Mortgage-backed securities	2,851,000	2,155,000	4,614,000	5,493,000	7,109,000	32.30	-7.34
All other securities	1,102,321	918,588	2,024,257	2,494,076	4,018,566	20.00	-42.54
Cash dividends declared.....	2,465,000	1,455,000	3,631,000	6,305,000	9,835,000	69.42	-46.52
Common	1,907,000	826,000	2,426,000	5,015,000	8,444,000	130.87	-49.84
Preferred.....	558,000	629,000	1,205,000	1,290,000	1,391,000	-11.29	-30.86

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.31	2.90	12	2.07	2.92	9	2.09	2.85	10	2.51	3.27	10	3.52	4	20
Less: Interest expense	0.24	0.22	67	0.22	0.25	50	0.20	0.23	54	0.41	0.48	46	0.99	0.98	58
Equals: Net interest income (tax equivalent)	2.07	2.67	11	1.85	2.65	12	1.88	2.60	12	2.10	2.77	16	2.53	3.01	24
Plus: Non-interest income	1.55	0.96	81	2.10	1.11	88	2.10	1.04	90	1.63	1.21	75	1.87	1.32	78
Equals: adjusted operating income (tax equivalent)	3.62	3.67	57	3.95	3.82	64	3.99	3.70	69	3.73	4.04	37	4.40	4.41	52
Less: Overhead expense	2.80	2.17	84	2.83	2.24	82	2.78	2.17	84	3.02	2.57	76	3.05	2.69	73
Less: Provision for credit losses	-0.02	0.09	21	-0.24	-0.15	33	-0.21	-0.09	19	0.69	0.51	78	0.14	0.15	58
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.02	0	93	0.02	0.01	79	0.03	0.01	90	0.05	0.02	74	0.01	0.01	63
Plus: other tax equivalent adjustments	0	0	87	0	0	48	0	0	8	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	0.87	1.40	10	1.44	1.79	22	1.51	1.66	39	0.05	1.04	8	1.30	1.56	26
Less: Applicable income taxes (tax equivalent)	0.16	0.33	10	0.25	0.41	14	0.31	0.38	28	-0.13	0.23	3	0.25	0.36	21
Less: Minority interest	0	0	2	0.08	0	95	0.09	0	95	0.01	0	91	0.03	0	92
Equals: Net operating income	0.71	1.06	12	1.10	1.36	24	1.11	1.26	35	0.17	0.81	10	1.02	1.19	26
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.71	1.06	12	1.10	1.35	25	1.11	1.26	35	0.17	0.82	10	1.02	1.19	26
Memo: Net income (last four quarters)	0.92	1.12	22	0.81	1.25	13	1.11	1.26	35	0.17	0.82	10	1.02	1.19	25
Net income—BHC and noncontrolling (minority) interest	0.71	1.07	11	1.18	1.37	34	1.20	1.27	48	0.18	0.83	11	1.05	1.20	28
Margin Analysis															
Average earning assets / Average assets	92.62	92.97	46	92.23	93.15	37	92.52	93.08	41	91.93	92.32	44	91.44	91.05	56
Average interest-bearing funds / Average assets	58.92	60.12	53	61.27	62.32	49	60.36	61.99	51	65.26	64.06	59	67.81	65.57	64
Interest income (tax equivalent) / Average earning assets	2.50	3.12	11	2.24	3.14	10	2.25	3.06	11	2.73	3.55	10	3.85	4.41	16
Interest expense / Average earning assets	0.26	0.24	67	0.24	0.27	52	0.22	0.25	54	0.45	0.52	47	1.08	1.08	56
Net interest income (tax equivalent) / Average earning assets	2.23	2.88	12	2	2.85	12	2.04	2.80	13	2.28	3.01	16	2.77	3.33	24
Yield or Cost															
Total loans and leases (tax equivalent)	3.41	4.01	12	3.35	4.05	13	3.35	4.01	14	3.67	4.27	15	4.71	5.09	24
Interest-bearing bank balances	0.49	0.42	78	0.10	0.11	40	0.13	0.14	35	0.29	0.27	58	2.15	2.04	51
Federal funds sold and reverse repos	0.23	0.58	27	-0.01	0.26	6	-0.03	0.25	7	0.48	0.68	48	2.20	2.44	44
Trading assets	1.92	0.52	85	1.97	0.42	87	1.94	0.45	87	2.50	0.60	88	3.45	0.99	91
Total earning assets	2.47	3.09	11	2.23	3.11	10	2.23	3.04	10	2.70	3.51	10	3.81	4.36	17
Investment securities (tax equivalent)	1.95	1.85	62	1.66	1.80	43	1.72	1.77	51	2.23	2.25	46	3.01	2.76	75
US Treasury and agency securities (excluding mortgage-backed securities)	1.22	1.22	48	1.57	1.28	70	1.43	1.14	71	1.88	1.75	60	2.15	2.32	43
Mortgage-backed securities	1.96	1.78	66	1.57	1.56	52	1.63	1.57	59	2.14	2.05	56	2.76	2.61	70
All other securities	2.50	2.82	44	1.82	2.91	14	2.06	2.81	30	2.72	3.24	30	4.17	4.06	72
Interest-bearing deposits	0.05	0.20	6	0.04	0.24	4	0.04	0.21	5	0.29	0.53	20	0.92	1.10	35
Time deposits of \$250K or more	-0.70	0.50	0	-0.32	0.76	0	-0.51	0.66	0	0.98	1.42	18	2.18	1.96	64
Time deposits < \$250K	0.60	0.44	75	0.51	0.72	29	0.50	0.62	38	1.14	1.36	29	2.37	1.82	86
Other domestic deposits	0.04	0.17	2	0.03	0.17	3	0.03	0.15	4	0.20	0.36	18	0.63	0.93	28
Foreign deposits	0.12	0.25	48	0	0.12	24	0.05	0.14	44	0.60	0.42	75	1.75	1.19	83
Federal funds purchased and repos	0.28	0.36	54	0.02	0.19	14	0.02	0.17	17	0.47	0.62	51	2.11	1.86	61
Other borrowed funds and trading liabilities	1.90	1.24	83	1.58	1.31	62	1.51	1.27	62	1.76	1.50	63	2.78	2.38	73
All interest-bearing funds	0.41	0.36	69	0.36	0.40	50	0.33	0.37	53	0.63	0.74	43	1.45	1.49	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		14,803,000		20,321,000		40,769,000		31,697,000		35,697,000		
Fiduciary activities income		537,000		795,000		1,536,000		1,506,000		1,726,000		
Service charges on deposit accounts - domestic		2,547,000		2,277,000		4,833,000		4,598,000		5,201,000		
Trading revenue.....		664,000		369,000		284,000		1,172,000		993,000		
Investment banking fees and commissions.....		6,119,000		7,110,000		14,128,000		12,605,000		12,346,000		
Insurance activities revenue.....		142,000		175,000		332,000		349,000		378,000		
Venture capital revenue.....		-180,000		2,460,000		5,203,000		971,000		1,191,000		
Net servicing fees		279,000		-120,000		195,000		-138,000		523,000		
Net securitization income		-2,000		51,000		76,000		28,000		114,000		
Net gains (losses) on sales of loans, OREO, other assets.....		-588,000		1,306,000		1,881,000		1,562,000		2,826,000		
Other non-interest income.....		5,285,000		5,898,000		12,301,000		9,044,000		10,399,000		
Total overhead expenses		26,807,000		27,377,000		53,939,000		58,511,000		58,344,000		
Personnel expense.....		17,759,000		18,472,000		35,758,000		36,376,000		35,425,000		
Net occupancy expense.....		2,657,000		2,839,000		5,488,000		5,816,000		5,765,000		
Goodwill impairment losses		0		183,000		183,000		0		0		
Amortization expenses and impairment loss (other intangible assets).....		32,000		39,000		73,000		89,000		108,000		
Other operating expenses.....		6,359,000		5,844,000		12,437,000		16,230,000		17,046,000		
Fee income on mutual funds and annuities.....		983,000		1,537,000		2,876,000		2,949,000		3,003,000		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		304,946,000		0		296,305,000		227,416,000		
Number of equivalent employees		236,822		249,610		240,413		258,911		259,795		
Average personnel expense per employee.....		74.99		74		148.74		140.50		136.36		
Average assets per employee.....		8,085.54		7,750.40		8,065.78		7,490.72		7,358.43		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income		6.64	2.35	86	7.56	2.15	93	7.05	2.17	90	9.30	2.02
Overhead expenses / Net Interest Income + non-interest income		77.93	59.40	94	71.88	59.03	92	70.16	59.28	89	81.35	62.28
Percent of Average Assets												
Total overhead expense		2.80	2.17	84	2.83	2.24	82	2.78	2.17	84	3.02	2.57
Personnel expense.....		1.85	1.20	91	1.91	1.25	92	1.84	1.21	92	1.88	1.30
Net occupancy expense.....		0.28	0.22	72	0.29	0.24	71	0.28	0.23	73	0.30	0.26
Other operating expenses.....		0.67	0.72	51	0.63	0.73	43	0.65	0.72	48	0.84	0.94
Overhead less non-interest income		1.25	1.19	51	0.73	1.10	18	0.68	1.10	15	1.38	1.25
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense		77.44	58.92	94	71.68	58.45	93	69.77	58.83	87	80.82	61.82
Personnel expense.....		51.30	32.65	97	48.36	33.10	96	46.26	32.93	96	50.24	32.36
Net occupancy expense.....		7.68	6.14	75	7.43	6.33	66	7.10	6.23	65	8.03	6.58
Other operating expenses.....		18.46	19.36	49	15.88	18.60	35	16.42	19.18	34	22.54	22.28
Total non-interest income		42.76	25.40	87	53.20	28.18	89	52.74	27.67	90	43.78	28.83
Fiduciary activities income		1.55	2.23	49	2.08	2.24	54	1.99	2.20	53	2.08	2.09
Service charges on domestic deposit accounts		7.36	3.45	94	5.96	3.19	90	6.25	3.27	91	6.35	3.27
Trading revenue.....		1.92	0.45	87	0.97	0.72	76	0.37	0.62	65	1.62	1.28
Investment banking fees and commissions.....		17.68	2.25	96	18.61	2.52	96	18.28	2.58	96	17.41	2.46
Insurance activities revenue.....		0.41	0.36	73	0.46	0.37	72	0.43	0.36	72	0.48	0.41
Venture capital revenue.....		-0.52	0.01	1	6.44	0.02	98	6.73	0.04	98	1.34	0.01
Net servicing fees		0.81	1.38	67	-0.31	0.55	3	0.25	0.60	51	-0.19	0.01
Net securitization income		-0.01	0	3	0.13	0.01	92	0.10	0.01	91	0.04	0
Net gain (loss) - sales of loans, OREO, and other assets		-1.70	1.51	3	3.42	3.83	56	2.43	3.30	49	2.16	3.92
Other non-interest income.....		15.27	9.09	81	15.44	9.26	83	15.91	9.27	84	12.49	9.65
Overhead less non-interest income		34.68	32.73	49	18.47	29.94	18	17.04	30.52	15	37.04	31.93
Applicable income taxes / Pretax net operating income (tax equivalent).....		15.92	21.22	10	16.88	21.54	10	19.08	21.18	24	-284.83	18.63
Applicable income tax + TE / Pretax net operating income + TE		18.52	23.38	6	17.68	23.10	6	20.54	22.67	17	-239.91	21.18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	422,862,000	422,624,000	419,374,000	460,411,000	481,427,000	0.06	-15.41	
Commercial and industrial loans	184,803,000	154,342,000	167,959,000	162,803,000	188,066,000	19.74	-1.50	
Loans to individuals	116,230,000	102,794,000	113,060,000	110,592,000	115,332,000	13.07	-6.70	
Loans to depository institutions and acceptances of other banks	19,885,000	14,541,000	16,170,000	12,535,000	19,867,000	36.75	41.05	
Agricultural loans	3,078,000	3,061,000	3,396,000	3,657,000	4,652,000	0.56	-27.39	
Other loans and leases	204,562,000	181,022,000	195,543,000	175,398,000	173,434,000	13.00	39.26	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	951,420,000	878,384,000	915,502,000	925,396,000	982,778,000	8.31	-2.65	
Less: Allowance for loan and lease losses	11,786,000	15,148,000	12,490,000	18,516,000	9,551,000	-22.19	6.44	
Net loans and leases	939,634,000	863,236,000	903,012,000	906,880,000	973,227,000	8.85	-2.76	
Debt securities that reprice or mature in over 1 year	378,674,000	377,578,000	398,276,000	337,497,000	360,372,000	0.29	11.68	
Mutual funds and equity securities	1,624,000	1,624,000	2,577,000	1,564,000	6,481,000	0.00	-18.43	
Subtotal	1,319,932,000	1,242,438,000	1,303,865,000	1,245,941,000	1,340,080,000	6.24	0.96	
Interest-bearing bank balances	125,897,000	249,029,000	209,756,000	236,832,000	120,100,000	-49.44	-35.71	
Federal funds sold and reverse repos	55,621,000	67,390,000	66,490,000	63,282,000	104,974,000	-17.46	-23.89	
Debt securities that reprice or mature within 1 year	48,992,000	73,281,000	51,043,000	88,600,000	57,014,000	-33.15	-29.47	
Trading assets	140,616,000	132,611,000	139,162,000	123,607,000	121,507,000	6.04	46.83	
Total earning assets	1,691,090,000	1,764,805,000	1,770,359,000	1,758,318,000	1,743,681,000	-4.18	-2.90	
Non-interest-bearing cash and due from depository institutions	29,716,000	25,304,000	24,616,000	28,236,000	21,757,000	17.44	46.76	
Premises, fixed assets, and leases	12,279,000	12,795,000	12,376,000	13,194,000	13,937,000	-4.03	40.73	
Other real estate owned	145,000	150,000	131,000	175,000	307,000	-3.33	-81.55	
Investment in unconsolidated subsidiaries	20,569,000	18,567,000	20,510,000	20,455,000	19,001,000	10.78	33.56	
Intangible and other assets	127,426,000	124,452,000	120,172,000	134,826,000	128,872,000	2.39	-11.63	
Total assets	1,881,142,000	1,945,996,000	1,948,068,000	1,955,163,000	1,927,555,000	-3.33	-2.58	
Quarterly average assets	1,908,761,000	1,936,442,000	1,941,168,000	1,922,462,000	1,938,795,000	-1.43	-0.90	
Average loans and leases (YTD)	926,743,500	895,207,000	891,482,250	967,573,750	967,348,250	3.52	-4.91	
Memoranda								
Loans held-for-sale	7,761,000	23,325,000	20,375,000	35,369,000	23,347,000	-66.73	-68.91	
Loans not held-for-sale	943,659,000	855,059,000	895,127,000	890,027,000	959,431,000	10.36	-0.92	
Real estate loans secured by 1–4 family	274,643,000	285,034,000	276,320,000	323,461,000	344,353,000	-3.65	-20.34	
Commercial real estate loans	139,279,000	127,722,000	133,119,000	126,300,000	126,328,000	9.05	-2.83	
Construction and land development	20,308,000	20,698,000	18,648,000	20,280,000	18,588,000	-1.88	-16.88	
Multifamily	25,849,000	16,978,000	21,801,000	15,218,000	14,108,000	52.25	63.51	
Nonfarm nonresidential	93,122,000	90,046,000	92,670,000	90,802,000	93,632,000	3.42	-9.68	
Real estate loans secured by farmland	1,129,000	1,390,000	1,357,000	1,798,000	2,231,000	-18.78	-60.15	
Total investment securities	429,322,000	452,539,000	451,939,000	427,717,000	423,873,000	-5.13	4.57	
U.S. Treasury securities	62,713,000	63,481,000	56,205,000	69,454,000	59,001,000	-1.21	5.14	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	1,500,000		-100.00	
Municipal securities	39,161,000	42,535,000	44,400,000	40,254,000	48,000,000	-7.93	-32.87	
Mortgage-backed securities	279,972,000	284,769,000	300,423,000	259,139,000	262,083,000	-1.68	18.51	
Asset-backed securities	38,357,000	38,152,000	40,877,000	29,778,000	34,420,000	0.54	-8.22	
Other debt securities	7,495,000	21,978,000	7,457,000	27,528,000	12,388,000	-65.90	-21.94	
Mutual funds and equity securities	1,624,000	1,624,000	2,577,000	1,564,000	6,481,000	0.00	-18.43	
Available-for-sale securities	125,832,000	189,897,000	177,244,000	220,392,000	263,459,000	-33.74	-53.42	
U.S. Treasury securities	46,515,000	35,905,000	39,661,000	22,159,000	13,460,000	29.55	211.32	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	1,500,000		-100.00	
Municipal securities	6,663,000	14,278,000	11,696,000	14,383,000	34,514,000	-53.33	-87.19	
Mortgage-backed securities	59,459,000	100,913,000	110,418,000	142,799,000	167,214,000	-41.08	-60.02	
Asset-backed securities	7,437,000	16,823,000	9,749,000	13,523,000	34,383,000	-55.79	-81.39	
Other debt securities	5,758,000	21,978,000	5,720,000	27,528,000	12,388,000	-73.80	-40.03	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-29,822,000	3,068,000	268,000	6,546,000	2,927,000			
Available-for-sale securities appreciation (depreciation)	-6,168,000	3,553,000	1,773,000	4,832,000	3,398,000			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	75,171,000	71,465,000	79,113,000	75,506,000	64,811,000	5.19	-0.51	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	499,534,000	476,349,000	508,805,000	434,571,000	60,242,000	4.87	548.12
NOW, ATS and transaction accounts	428,433,000	453,276,000	465,887,000	447,445,000	62,814,000	-5.48	810.01
Time deposits less brokered deposits < \$250K	11,672,000	315,000	10,268,000	-9,595,000	-14,046,000	3605.40	
MMDA and other savings accounts	452,629,000	447,443,000	458,545,000	437,142,000	1,034,965,000	1.16	-53.64
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	1,392,268,000	1,377,383,000	1,443,505,000	1,309,563,000	1,143,975,000	1.08	28.86
Time deposits of \$250K or more	5,992,000	5,215,000	4,983,000	9,347,000	37,144,000	14.90	-85.16
Foreign deposits	19,800,000	28,247,000	20,018,000	35,556,000	54,620,000	-29.90	-83.74
Federal funds purchased and repos	23,888,000	33,708,000	21,191,000	46,362,000	92,403,000	-29.13	-69.64
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		-100.00
Other borrowings w/remaining maturity of 1 year or less	22,375,000	32,289,000	28,921,000	43,631,000	51,507,000	-30.70	-61.89
Other borrowings w/remaining maturity over 1 year	111,625,000	123,684,000	109,866,000	144,221,000	159,413,000	-9.75	-30.88
Brokered deposits < \$250K	7,539,000	29,739,000	14,210,000	50,023,000	87,226,000	-74.65	-88.14
Noncore funding	191,219,000	252,882,000	199,189,000	329,140,000	482,313,000	-24.38	-63.55
Trading liabilities	38,430,000	33,873,000	29,159,000	36,282,000	25,217,000	13.45	39.88
Subordinated notes and debentures + trust preferred securities	29,125,000	35,607,000	35,117,000	37,735,000	34,677,000	-18.20	-17.58
Other liabilities	50,307,000	53,125,000	50,988,000	56,523,000	53,389,000	-5.30	-11.55
Total liabilities	1,701,349,000	1,752,870,000	1,757,958,000	1,769,243,000	1,739,571,000	-2.94	-1.36
Equity Capital							
Perpetual preferred stock (including surplus)	19,921,000	20,684,000	19,921,000	20,984,000	21,620,000	-3.69	-23.15
Common stock	9,136,000	9,136,000	9,136,000	9,136,000	9,136,000	0.00	0.00
Common surplus	60,160,000	60,154,000	60,332,000	60,349,000	60,978,000	0.01	-0.65
Retained earnings	184,475,000	171,765,000	180,322,000	162,890,000	166,697,000	7.40	32.22
Accumulated other comprehensive income	-10,608,000	-564,000	-1,702,000	194,000	-1,311,000		
Other equity capital components	-85,552,000	-69,913,000	-80,403,000	-68,666,000	-69,974,000		
Total holding company equity capital	177,532,000	191,262,000	187,606,000	184,887,000	187,146,000	-7.18	-13.50
Noncontrolling (minority) interest in subsidiaries	2,261,000	1,864,000	2,504,000	1,033,000	838,000	21.30	147.10
Total equity capital, including minority interest	179,793,000	193,126,000	190,110,000	185,920,000	187,984,000	-6.90	-12.78
Total liabilities and capital	1,881,142,000	1,945,996,000	1,948,068,000	1,955,163,000	1,927,555,000	-3.33	-2.58
Memoranda							
Non-interest-bearing deposits	515,883,000	504,220,000	527,985,000	467,176,000	344,835,000	2.31	38.27
Interest-bearing deposits	909,716,000	936,364,000	954,731,000	937,313,000	978,130,000	-2.85	-2.50
Total deposits	1,425,599,000	1,440,584,000	1,482,716,000	1,404,489,000	1,322,965,000	-1.04	9.15
Long-term debt that reprices within 1 year	4,884,000	5,683,000	4,608,000	7,397,000	38,332,000	-14.06	-92.27
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	187,606,000	184,887,000	184,887,000	187,146,000	196,166,000		
Accounting restatements	0	-207,000	-207,000	991,000	-11,000		
Net income	6,790,000	10,676,000	21,548,000	3,301,000	19,549,000		
Net sale of new perpetual preferred stock	0	-347,000	-920,000	-486,000	-1,550,000		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	716,000	819,000	2,095,000	2,719,000	2,157,000		
Less: Purchase of treasury stock	6,022,000	2,161,000	14,464,000	3,415,000	24,533,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	2,465,000	1,455,000	3,631,000	6,305,000	9,835,000		
Change in other comprehensive income	-8,906,000	-758,000	-1,896,000	1,505,000	4,544,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-187,000	-192,000	194,000	-569,000	659,000		
Holding company equity capital, ending balance	177,532,000	191,262,000	187,606,000	184,887,000	187,146,000		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	22.48	38.78	20	21.72	36.32	20	21.53	36.25	22	23.55	36.22	23	24.98	37.78	27
Commercial and industrial loans	9.82	11.05	47	7.93	12.25	24	8.62	10.76	44	8.33	13.52	20	9.76	12.02	40
Loans to individuals	6.18	3.52	78	5.28	3.48	75	5.80	3.36	78	5.66	3.40	74	5.98	4.20	68
Loans to depository institutions and acceptances of other banks	1.06	0.02	98	0.75	0.01	97	0.83	0.02	97	0.64	0.03	96	1.03	0.04	96
Agricultural loans.....	0.16	0.19	68	0.16	0.21	68	0.17	0.18	68	0.19	0.19	71	0.24	0.24	73
Other loans and leases.....	10.87	4.45	89	9.30	4.22	84	10.04	4.47	86	8.97	4.63	79	9	5.01	81
Net loans and leases.....	49.95	61.60	15	44.36	59.81	12	46.35	58.67	15	46.38	61.58	13	50.49	63.77	17
Debt securities over 1 year.....	20.13	19.46	54	19.40	17.61	59	20.44	19.46	56	17.26	15.55	62	18.70	14.60	73
Mutual funds and equity securities	0.09	0.05	72	0.08	0.06	71	0.13	0.06	78	0.08	0.05	74	0.34	0.06	93
Subtotal	70.17	82.34	12	63.85	78.32	12	66.93	79.22	13	63.73	78.16	11	69.52	79.65	15
Interest-bearing bank balances	6.69	4.59	75	12.80	9.11	71	10.77	8.50	67	12.11	7.51	79	6.23	3.06	82
Federal funds sold and reverse repos	2.96	0.58	89	3.46	0.52	90	3.41	0.54	90	3.24	0.82	87	5.45	1.57	84
Debt securities 1 year or less	2.60	1.68	72	3.77	1.53	87	2.62	1.56	77	4.53	1.68	89	2.96	1.91	76
Trading assets	7.48	0.55	93	6.81	0.60	93	7.14	0.49	93	6.32	1.01	90	6.30	1.19	87
Total earning assets.....	89.90	90.95	38	90.69	91.43	41	90.88	91.77	39	89.93	91.05	33	90.46	89.53	64
Non-interest cash and due from depository institutions.....	1.58	1.01	86	1.30	1.01	75	1.26	0.82	85	1.44	1.07	82	1.13	1.14	46
Other real estate owned.....	0.01	0.01	60	0.01	0.02	47	0.01	0.01	54	0.01	0.02	44	0.02	0.03	46
All other assets.....	8.53	7.97	59	8.01	7.50	59	7.86	7.35	60	8.63	7.82	62	8.41	9.27	39
Memoranda															
Short-term investments	12.25	7.68	81	20.03	12.01	84	16.80	11.47	75	19.88	11.17	84	14.63	7.63	82
U.S. Treasury securities.....	3.33	1.96	76	3.26	1.08	83	2.89	1.47	77	3.55	0.84	85	3.06	1.03	80
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0	0.77	10	0	0.82	11	0	0.63	11	0.08	0.54	41
Municipal securities	2.08	1.75	61	2.19	1.72	65	2.28	1.73	64	2.06	1.69	64	2.49	1.34	75
Mortgage-backed securities	14.88	13.68	60	14.63	12.97	60	15.42	14.14	59	13.25	11.75	57	13.60	11.44	65
Asset-backed securities	2.04	0.68	83	1.96	0.38	90	2.10	0.50	86	1.52	0.32	88	1.79	0.28	92
Other debt securities	0.40	0.52	57	1.13	0.52	78	0.38	0.53	54	1.41	0.42	83	0.64	0.39	74
Loans held-for-sale.....	0.41	0.35	74	1.20	0.42	84	1.05	0.55	77	1.81	0.52	89	1.21	0.39	84
Loans held for investment	50.16	61.41	17	43.94	59.85	12	45.95	58.06	16	45.52	61.72	13	49.77	63.50	17
Real estate loans secured by 1–4 family	14.60	12.26	64	14.65	11.69	65	14.18	11.46	66	16.54	11.91	67	17.86	13.29	68
Revolving	1.07	1.49	48	1.36	1.45	56	1.17	1.42	53	1.58	1.66	56	1.97	2.07	53
Closed-end, secured by first liens	13.49	10.40	71	13.23	9.84	68	12.96	9.67	71	14.90	9.81	75	15.79	10.69	76
Closed-end, secured by junior liens	0.04	0.18	28	0.06	0.20	30	0.05	0.17	29	0.07	0.22	31	0.10	0.28	38
Commercial real estate loans	7.40	24.34	16	6.56	22.48	14	6.83	22.69	15	6.46	22.22	16	6.55	22.23	19
Construction and land development	1.08	3.75	23	1.06	3.35	22	0.96	3.34	21	1.04	3.40	23	0.96	3.44	23
Multifamily.....	1.37	3.69	27	0.87	3.31	20	1.12	3.57	25	0.78	3.12	19	0.73	3.01	19
Nonfarm nonresidential	4.95	15.50	18	4.63	14.81	16	4.76	14.57	16	4.64	14.72	19	4.86	14.69	21
Real estate loans secured by farmland.....	0.06	0.35	45	0.07	0.34	49	0.07	0.30	52	0.09	0.33	51	0.12	0.36	53

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	44.45	62.08	24	48.11	59.66	26	45.81	61.05	25	49.75	57.15	32	48.99	57.46	34
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	28.87	20.31	80	32.45	19.82	84	30.18	19.86	81	34.95	19.43	89	35.04	20.75	87
Real estate loans secured by 1–4 family.....	2.12	2.40	48	3.02	2.42	60	2.49	2.43	54	3.33	2.64	61	3.87	3.15	60
Revolving	26.75	17.67	81	29.43	17.22	84	27.69	17.24	82	31.63	16.59	88	31.17	17.39	88
Closed-end.....	14.64	38.23	16	14.54	36.54	15	14.54	37.86	16	13.65	34.63	17	12.85	33.52	18
Construction and land development.....	2.13	5.97	27	2.36	5.50	29	2.04	5.65	25	2.19	5.26	26	1.89	5.09	26
1–4 family.....	0.14	1.34	26	0.15	1.11	23	0.12	1.18	24	0.14	0.93	24	0.15	0.94	29
Other.....	2	4.56	30	2.20	4.33	31	1.92	4.40	27	2.05	4.19	29	1.74	4.02	26
Multifamily.....	2.72	5.72	31	1.93	5.34	23	2.38	5.78	26	1.64	4.96	20	1.44	4.69	19
Nonfarm nonresidential	9.79	24.64	20	10.25	24.14	18	10.12	24.56	20	9.81	22.93	22	9.53	22.15	22
Owner-occupied.....	2.12	8.28	17	2.40	8.14	18	2.16	8.29	17	2.46	7.68	19	2.50	7.72	20
Other.....	7.67	16.13	24	7.85	15.71	25	7.96	15.94	24	7.35	14.95	25	7.03	14.34	23
Real estate loans secured by farmland.....	0.12	0.59	48	0.16	0.59	52	0.15	0.54	51	0.19	0.54	57	0.23	0.55	58
Loans to depository institutions and acceptances of other banks.....	2.09	0.05	98	1.66	0.03	97	1.77	0.04	98	1.35	0.06	94	2.02	0.11	94
Commercial and industrial loans	19.42	18.46	59	17.57	20.98	44	18.35	18.86	55	17.59	22.17	34	19.14	19.53	54
Loans to individuals	12.22	6.27	78	11.70	6.28	78	12.35	6.24	79	11.95	6.13	79	11.74	7.13	75
Credit card loans	4.33	0.53	91	3.98	0.51	92	4.20	0.53	92	3.96	0.65	90	4.17	0.81	90
Agricultural loans.....	0.32	0.32	69	0.35	0.37	68	0.37	0.34	70	0.40	0.32	72	0.47	0.37	76
Other loans and leases.....	21.50	8.30	88	20.61	8.03	87	21.36	8.75	87	18.95	9.09	86	17.65	9.85	80
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	263.10	407.54	23	238.41	383.17	21	243.94	391.81	20	263.10	381.27	26	285.71	391.26	31
Real estate loans secured by 1–4 family.....	170.88	130.40	74	160.79	124.52	69	160.73	126.06	71	184.84	125.03	75	204.36	138.18	76
Revolving	12.56	15.55	49	14.95	15.53	56	13.27	15.44	53	17.60	17.42	57	22.56	21.26	58
Closed-end.....	158.32	113.22	76	145.84	107.53	74	147.45	108.85	76	167.24	106.14	82	181.80	115.20	79
Commercial real estate loans	86.66	254.23	16	72.05	238.21	15	77.43	245.88	15	72.17	234.65	17	74.97	229.44	20
Construction and land development.....	12.64	38.88	25	11.68	35.52	24	10.85	35.95	22	11.59	35.62	26	11.03	34.95	27
1–4 family.....	0.81	8.60	26	0.76	7.06	25	0.62	7.42	23	0.76	6.34	26	0.90	6.61	29
Other.....	11.83	29.76	27	10.91	28.07	27	10.23	28.11	24	10.83	28.16	28	10.13	27.32	29
Multifamily.....	16.08	39.14	31	9.58	34.78	20	12.68	38.66	26	8.70	32.74	18	8.37	31.04	20
Nonfarm nonresidential	57.94	162.28	17	50.80	157.17	16	53.90	158.05	17	51.89	155.06	19	55.57	152.10	20
Owner-occupied.....	12.53	54.20	17	11.89	52.65	14	11.52	52.99	16	13	52.37	17	14.58	53.07	20
Other.....	45.41	106.54	24	38.91	102.08	17	42.38	102.54	23	38.89	100.54	22	40.98	97.41	25
Real estate loans secured by farmland.....	0.70	3.62	44	0.78	3.59	47	0.79	3.22	50	1.03	3.44	54	1.32	3.60	55
Loans to depository institutions and acceptances of other banks.....	12.37	0.27	98	8.20	0.18	97	9.41	0.21	97	7.16	0.28	96	11.79	0.44	95
Commercial and industrial loans	114.98	115.10	55	87.07	127.07	31	97.70	114.45	48	93.03	139.91	28	111.61	122.02	49
Loans to individuals	72.32	35.52	78	57.99	35.29	74	65.76	34.55	78	63.20	37.47	73	68.45	43.51	69
Credit card loans	25.65	2.76	92	19.71	2.61	92	22.37	2.77	92	20.95	3.30	91	24.34	4.34	90
Agricultural loans.....	1.92	1.81	69	1.73	2.01	68	1.98	1.86	69	2.09	1.88	72	2.76	2.18	75
Other loans and leases.....	127.28	50.19	87	102.12	46.75	85	113.74	51.06	85	100.23	49.54	82	102.93	52.44	85
Supplemental															
Non-owner occupied CRE loans / Gross loans	15.15	30.64	18	14.19	28.84	16	14.96	30.07	17	13.18	27.32	16	12.21	26.45	16
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	89.68	203.71	18	70.31	187.37	15	79.65	195.33	14	69.72	183.76	18	71.24	178.57	21
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	102.21	261.50	16	82.20	244.59	14	91.17	252.85	15	82.73	240.85	16	85.82	236.10	19

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	12.25	7.68	81	20.03	12.01	84	16.80	11.47	75	19.88	11.17	84	14.63	7.63	82
Liquid assets	36.65	25.39	80	42	28.17	85	40.61	29.03	80	39.69	26.22	85	35.56	22.44	83
Investment securities	22.82	21.68	56	23.25	19.64	64	23.20	21.63	58	21.88	17.85	69	21.99	16.99	76
Net loans and leases	49.95	61.60	15	44.36	59.81	12	46.35	58.67	15	46.38	61.58	13	50.49	63.77	17
Net loans, leases and standby letters of credit	57.40	62.44	33	51.16	60.62	18	53.40	59.49	29	52.85	62.48	17	57.01	64.84	21
Core deposits	74.01	75.64	30	70.78	74.75	25	74.10	75.71	30	66.98	70.67	27	59.35	63.09	28
Noncore funding	10.17	10.86	60	12.99	10.89	75	10.22	10.30	64	16.83	14.13	69	25.02	19.36	69
Time deposits of \$250K or more	0.32	1.54	10	0.27	1.81	6	0.26	1.58	6	0.48	2.11	13	1.93	2.94	34
Foreign deposits	1.05	0.34	87	1.45	0.35	88	1.03	0.34	87	1.82	0.36	87	2.83	0.43	88
Federal funds purchased and repos	1.27	1.20	66	1.73	1.20	77	1.09	1.23	63	2.37	1.47	75	4.79	1.94	83
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-1.69	0.50	7	-1.73	0.52	7	-2.33	0.54	6	-0.87	0.54	10	-0.65	0.48	13
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.19	1.63	53	1.66	0.99	71	1.48	1	67	2.23	1.24	75	2.67	3.01	51
Earning assets that reprice within 1 year	38.03	36.16	54	42.22	38.93	56	39.41	37.37	56	41.23	39.38	51	39.37	39.29	48
Interest-bearing liabilities that reprice within 1 year	1.06	6.49	3	1.28	7.04	3	1.10	6.39	3	1.89	8.20	6	6.77	10.19	29
Long-term debt that reprices within 1 year	0.26	0.28	72	0.29	0.26	73	0.24	0.26	75	0.38	0.47	68	1.99	0.96	80
Net assets that reprice within 1 year	36.71	28.22	67	40.65	30.25	74	38.08	29.65	70	38.96	29.11	72	30.61	26.63	58
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-2.98	3.09	26	-11.01	-1.82	25	-9.82	-2.33	27	-4.78	3.20	27	14.94	14.45	55
Net short-term noncore funding dependence	-13.18	-1.79	12	-23.88	-8.21	10	-20.24	-7.71	13	-20.01	-4.76	13	0.22	3.38	32
Short-term investment / Short-term noncore funding	408.16	166.36	87	419.17	284.81	75	516.91	273.46	79	278.87	184.19	75	98.96	77.77	67
Liquid assets - short-term noncore funding / Nonliquid assets	53.12	28.61	81	64.17	34.02	88	62.89	36.68	80	53.98	28.18	86	32.23	16.97	83
Net loans and leases / Total deposits	65.91	76.80	26	59.92	74.66	14	60.90	72.79	23	64.57	79.43	14	73.56	90.31	16
Net loans and leases / Core deposits	67.49	82.80	24	62.67	81.17	13	62.56	78.25	19	69.25	88.34	17	85.07	103.93	20
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-20	-6.37	8	1.88	0.84	80	0.17	0.12	57	4.14	1.57	85	1.84	0.72	86
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-4.14	-13.54	82	2.18	1.94	67	1.11	-0.25	82	3.05	4.31	39	2.14	1.36	75
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	70.31	23.58	94	57.68	13.42	92	60.21	14.28	94	48.11	11.38	93	36.32	12.67	84
Available-for-sale securities	29.31	74.56	5	41.96	84.66	7	39.22	83.77	5	51.53	87.23	6	62.16	85.40	15
U.S. Treasury securities	14.61	9.26	77	14.03	5.52	84	12.44	6.70	77	16.24	4.72	85	13.92	6.15	78
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0	4.50	10	0	4.12	11	0	4.01	10	0.35	3.49	36
Municipal securities	9.12	8	62	9.40	8.87	64	9.82	8.22	67	9.41	9.83	62	11.32	7.75	71
Mortgage-backed securities	65.21	63.23	51	62.93	66.59	41	66.47	66.54	48	60.59	66.64	39	61.83	67.43	40
Asset-backed securities	8.93	3.36	79	8.43	2.05	87	9.04	2.50	85	6.96	1.91	85	8.12	1.66	86
Other debt securities	1.75	3.01	54	4.86	3.17	71	1.65	3.08	51	6.44	3.01	81	2.92	2.94	68
Mutual funds and equity securities	0.38	0.28	72	0.36	0.32	71	0.57	0.29	77	0.37	0.35	67	1.53	0.40	88
Debt securities 1 year or less	11.41	8.89	67	16.19	8.69	81	11.29	7.78	74	20.71	10.55	82	13.45	11.86	64
Debt securities 1 to 5 years	8.76	20.02	28	8.23	17.05	37	8.96	18.25	32	9.73	17.03	42	13.70	17.94	52
Debt securities over 5 years	79.44	68.75	63	75.21	72.17	46	79.17	71.11	60	69.18	69.86	44	71.32	66.02	44
Pledged securities	17.51	30.80	33	15.79	33.87	27	17.51	32.26	29	17.65	35.67	31	15.29	30.57	29
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-40.85	-31.70	42	0.40	51.37	28	-15.80	27.98	20	37.80	183.32	27	-3.32	26.69	34
Investment securities	-5.13	21.19	12	11.92	33.34	30	5.66	31.36	18	0.91	23.62	19	1.11	11.75	30
Core deposits	1.08	9.58	25	8.58	16.88	17	10.23	16.94	30	14.47	26.88	13	4.34	11.23	28
Noncore funding	-24.38	10.50	15	-35.87	-23.76	37	-39.48	-14.79	21	-31.76	-12.18	28	-2.04	6.59	38

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	678,866,000	667,102,000	685,772,000	633,545,000	577,588,000
Commit: Secured commercial real estate loans	36,765,000	29,997,000	37,866,000	27,330,000	25,882,000
Commit: Unsecured real estate loans	6,065,000	5,217,000	5,820,000	12,107,000	12,034,000
Credit card lines (reported semiannually, June/Dec)	153,954,000	140,691,000	146,762,000	136,857,000	130,638,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	140,145,000	132,359,000	137,232,000	126,406,000	125,643,000
Commercial and similar letters of credit	2,833,000	1,974,000	1,732,000	1,794,000	1,387,000
Securities lent	7,032,000	5,612,000	5,154,000	5,726,000	4,764,000
Credit derivatives - notional amount (holding company as guarantor)	33,460,000	25,086,000	28,162,000	44,760,000	12,215,000
Credit derivatives - notional amount (holding company as beneficiary)	60,355,000	53,120,000	56,011,000	30,088,000	25,430,000
Credit derivative contracts w/ purchased credit protection-investment grade	77,502,000	23,965,000	30,561,000	8,468,000	15,674,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	54,091,000	45,589,000	44,840,000	39,080,000	39,532,000
Derivative Contracts					
Interest rate futures and forward contracts	948,512,000	2,429,915,000	983,411,000	3,056,946,000	4,614,589,000
Written options contracts (interest rate)	921,828,000	693,881,000	782,862,000	643,680,000	737,573,000
Purchased options contracts (interest rate)	920,171,000	715,349,000	814,212,000	693,765,000	759,736,000
Interest rate swaps	7,438,933,000	5,809,395,000	5,685,728,000	3,991,953,000	5,424,243,000
Futures and forward foreign exchange	675,942,000	279,040,000	386,409,000	292,304,000	228,715,000
Written options contracts (foreign exchange)	14,249,000	13,614,000	13,650,000	13,107,000	16,421,000
Purchased options contracts (foreign exchange)	15,019,000	14,133,000	14,127,000	13,360,000	16,762,000
Foreign exchange rate swaps	223,583,000	189,295,000	193,167,000	182,615,000	157,383,000
Commodity and other futures and forward contracts	43,090,000	28,841,000	24,412,000	26,088,000	24,495,000
Written options contracts (commodity and other)	192,541,000	160,934,000	161,582,000	138,807,000	137,716,000
Purchased options contracts (commodity and other)	188,050,000	159,449,000	157,994,000	136,106,000	141,717,000
Commodity and other swaps	40,798,000	41,790,000	41,762,000	37,383,000	67,217,000

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)	36.09	24.48	81	34.28	22.45	83	35.20	22.78	83	32.40	22.01	82	29.96	23.52	74
Standby letters of credit	7.45	0.66	99	6.80	0.67	99	7.04	0.65	99	6.47	0.71	99	6.52	0.84	98
Commercial and similar letters of credit	0.15	0.02	93	0.10	0.02	89	0.09	0.02	90	0.09	0.02	89	0.07	0.02	85
Securities lent	0.37	0.09	89	0.29	0.12	87	0.26	0.10	87	0.29	0.18	86	0.25	0.40	82
Credit derivatives - notional amount (holding company as guarantor)	1.78	0.26	93	1.29	0.25	91	1.45	0.24	93	2.29	0.35	93	0.63	0.42	75
Credit derivatives - notional amount (holding company as beneficiary)	3.21	0.18	94	2.73	0.19	94	2.88	0.18	95	1.54	0.30	91	1.32	0.52	88
Credit derivative contracts w/ purchased credit protection-investment grade	4.12	0.19	95	1.23	0.18	90	1.57	0.18	93	0.43	0.25	80	0.81	0.30	84
Credit derivative contracts w/ purchased credit protection-noninvest grade	2.88	0.17	95	2.34	0.14	94	2.30	0.13	94	2	0.30	92	2.05	0.45	91
Derivative contracts	617.85	44.65	93	541.40	49.75	93	475.31	46.30	93	471.88	48.62	93	639.49	68.47	92
Interest rate contracts	543.79	32.11	93	495.81	35.96	93	424.33	32.46	93	428.93	34.36	94	598.49	47.31	93
Interest rate futures and forward contracts	50.42	3.60	93	124.87	5.17	93	50.48	3.25	93	156.35	6.21	96	239.40	10.67	95
Written options contracts (interest rate)	49	1.58	94	35.66	1.82	95	40.19	1.41	95	32.92	2.18	94	38.26	2.47	93
Purchased options contracts (interest rate)	48.92	1.48	94	36.76	1.33	94	41.80	1.31	94	35.48	1.46	94	39.41	2.65	93
Interest rate swaps	395.45	21.90	94	298.53	20.67	94	291.86	20.49	94	204.17	20.83	94	281.41	28.86	93
Foreign exchange contracts	49.37	6.76	91	25.49	6.16	91	31.18	6.30	91	25.64	6.01	91	21.75	10.12	90
Futures and forward foreign exchange contracts	35.93	4.19	91	14.34	3.93	91	19.84	3.78	91	14.95	3.47	91	11.87	5.23	88
Written options contracts (foreign exchange)	0.76	0.04	93	0.70	0.04	93	0.70	0.04	93	0.67	0.03	93	0.85	0.05	93
Purchased options contracts (foreign exchange)	0.80	0.05	93	0.73	0.04	93	0.73	0.04	93	0.68	0.04	93	0.87	0.08	92
Foreign exchange rate swaps	11.89	0.79	93	9.73	0.73	93	9.92	0.76	93	9.34	0.77	93	8.16	2.03	92
Equity, commodity, and other derivative contracts	24.69	1.19	93	20.09	0.86	93	19.80	0.92	93	17.31	1.86	93	19.25	3.32	91
Commodity and other futures and forward contracts	2.29	0.08	93	1.48	0.07	93	1.25	0.07	93	1.33	0.14	92	1.27	0.19	91
Written options contracts (commodity and other)	10.24	0.41	93	8.27	0.29	93	8.29	0.32	93	7.10	0.52	92	7.14	0.98	91
Purchased options contracts (commodity and other)	10	0.31	93	8.19	0.19	94	8.11	0.21	94	6.96	0.37	93	7.35	0.94	91
Commodity and other swaps	2.17	0.32	90	2.15	0.29	90	2.14	0.31	90	1.91	0.32	89	3.49	0.38	91
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	73.25	46.07	83	74.52	42.93	83	76.92	44.98	84	65.48	42.82	81	59.71	45.53	74

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	11,622,716,000	10,535,636,000	9,259,316,000	9,226,114,000	12,326,567,000
Interest rate contracts	10,229,444,000	9,648,540,000	8,266,213,000	8,386,344,000	11,536,141,000
Foreign exchange contracts	928,793,000	496,082,000	607,353,000	501,386,000	419,281,000
Equity, commodity, and other contracts	464,479,000	391,014,000	385,750,000	338,384,000	371,145,000
Derivatives Position					
Futures and forwards	1,667,544,000	2,737,796,000	1,394,232,000	3,375,338,000	4,867,799,000
Written options	1,128,618,000	868,429,000	958,094,000	795,594,000	891,710,000
Exchange-traded	224,167,000	95,200,000	109,759,000	75,705,000	90,147,000
Over-the-counter	904,451,000	773,229,000	848,335,000	719,889,000	801,563,000
Purchased options	1,123,240,000	888,931,000	986,333,000	843,231,000	918,215,000
Exchange-traded	231,562,000	112,801,000	153,255,000	100,190,000	108,132,000
Over-the-counter	891,678,000	776,130,000	833,078,000	743,041,000	810,083,000
Swaps	7,703,314,000	6,040,480,000	5,920,657,000	4,211,951,000	5,648,843,000
Held for trading	11,241,956,000	9,998,484,000	8,876,769,000	8,640,156,000	11,807,933,000
Interest rate contracts	9,913,223,000	9,224,823,000	7,957,058,000	7,913,566,000	11,101,812,000
Foreign exchange contracts	874,385,000	403,695,000	554,240,000	406,959,000	360,315,000
Equity, commodity, and other contracts	454,348,000	369,966,000	365,471,000	319,631,000	345,806,000
Non-traded	380,760,000	537,152,000	382,547,000	585,958,000	518,634,000
Interest rate contracts	316,221,000	423,717,000	309,155,000	472,778,000	434,329,000
Foreign exchange contracts	54,408,000	92,387,000	53,113,000	94,427,000	58,966,000
Equity, commodity, and other contracts	10,131,000	21,048,000	20,279,000	18,753,000	25,339,000
Derivative contracts (excluding futures and FX 14 days or less)	17,720,408,000	13,752,356,000	13,582,385,000	12,188,357,000	15,009,717,000
One year or less	9,220,155,000	6,395,172,000	6,429,784,000	6,133,577,000	7,927,558,000
Over 1 year to 5 years	2,758,971,000	4,985,868,000	4,722,179,000	3,882,744,000	4,404,017,000
Over 5 years	5,741,282,000	2,371,316,000	2,430,422,000	2,172,036,000	2,678,142,000
Gross negative fair value (absolute value)	61,246,000	48,277,000	43,700,000	56,442,000	37,836,000
Gross positive fair value	67,134,000	60,427,000	52,580,000	65,026,000	39,206,000
Held for trading	64,441,000	54,452,000	48,125,000	58,273,000	34,732,000
Non-traded	2,693,000	5,975,000	4,455,000	6,753,000	4,474,000
Current credit exposure on risk-based capital derivative contracts	35,994,000	32,829,000	27,777,000	32,731,000	17,986,000
Credit losses on derivative contracts	0	3,000	3,000	0	1,000
Past Due Derivative Instruments Fair Value					
30-89 days past due	2,000	0	0	8,000	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	88.01	93.66	23	91.58	94.09	26	89.27	94.17	24	90.90	94.10	24	93.59	93.44	30
Foreign exchange contracts	7.99	3.30	80	4.71	3.27	76	6.56	3.47	77	5.43	3.49	78	3.40	3.20	70
Equity, commodity, and other contracts	4	1.20	83	3.71	1.17	80	4.17	1.14	83	3.67	1.17	82	3.01	1.64	77
Futures and forwards	14.35	9.78	70	25.99	12.57	78	15.06	11.16	69	36.58	14.05	82	39.49	13.49	83
Written options	9.71	5.78	73	8.24	7.49	66	10.35	6.28	74	8.62	8.18	63	7.23	5.91	68
Exchange-traded	1.93	0.15	90	0.90	0.11	90	1.19	0.12	89	0.82	0.14	89	0.73	0.15	88
Over-the-counter	7.78	5.46	71	7.34	7.20	63	9.16	5.96	72	7.80	7.73	63	6.50	5.10	68
Purchased options	9.66	3.69	81	8.44	3.44	79	10.65	3.27	84	9.14	3.42	79	7.45	4.42	73
Exchange-traded	1.99	0.15	93	1.07	0.12	90	1.66	0.12	91	1.09	0.15	89	0.88	0.28	86
Over-the-counter	7.67	3.17	80	7.37	3.04	80	9	2.87	82	8.05	2.86	80	6.57	3.35	77
Swaps	66.28	74.97	30	57.33	71.23	30	63.94	74.26	28	45.65	68.76	22	45.83	69.75	22
Held for trading	96.72	37.98	83	94.90	40.60	81	95.87	40.42	82	93.65	43.53	81	95.79	44.16	81
Interest rate contracts	85.29	31.52	83	87.56	34.42	83	85.94	34.15	84	85.77	36.62	85	90.06	37.24	86
Foreign exchange contracts	7.52	1.71	86	3.83	1.57	82	5.99	1.68	85	4.41	1.60	84	2.92	1.60	78
Equity, commodity, and other contracts	3.91	0.58	87	3.51	0.58	87	3.95	0.60	87	3.46	0.68	85	2.81	0.83	82
Non-traded	3.28	62.02	16	5.10	59.40	18	4.13	59.58	17	6.35	56.47	18	4.21	55.84	18
Interest rate contracts	2.72	57.94	16	4.02	56.19	18	3.34	56.71	17	5.12	53.82	19	3.52	52.22	19
Foreign exchange contracts	0.47	0.36	81	0.88	0.38	84	0.57	0.40	82	1.02	0.46	83	0.48	0.34	79
Equity, commodity, and other contracts	0.09	0.10	83	0.20	0.13	84	0.22	0.09	85	0.20	0.10	84	0.21	0.13	83
Derivative contracts (excluding futures and forex 14 days or less)	152.46	93.09	98	130.53	91.87	96	146.69	92.53	98	132.11	91.48	94	121.77	93.86	91
One year or less	79.33	31.78	84	60.70	28.05	81	69.44	27.56	87	66.48	32.05	82	64.31	32.17	79
Over 1 year to 5 years	23.74	24.76	48	47.32	26.03	80	51	27.01	83	42.08	27.06	72	35.73	30.45	58
Over 5 years	49.40	27.14	73	22.51	30.08	44	26.25	29.89	46	23.54	29.56	45	21.73	28.09	45
Gross negative fair value (absolute value)	0.53	1.56	20	0.46	1.25	27	0.47	0.98	28	0.61	1.55	32	0.31	0.83	31
Gross positive fair value	0.58	1.74	21	0.57	1.68	10	0.57	1.34	13	0.70	2.23	10	0.32	1.19	12
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.41	0.07	91	0.30	0.05	92	0.27	0.04	92	0.36	0.07	90	0.24	0.06	90
Gross positive fair value (X)	0.45	0.08	90	0.37	0.07	93	0.33	0.05	93	0.41	0.09	91	0.25	0.07	90
Held for trading (X)	0.43	0.06	90	0.33	0.05	92	0.30	0.04	92	0.37	0.07	91	0.22	0.06	90
Non-traded (X)	0.02	0.02	68	0.04	0.01	87	0.03	0.01	86	0.04	0.02	83	0.03	0.01	87
Current credit exposure (X)	0.24	0.04	91	0.20	0.05	92	0.17	0.04	92	0.21	0.06	89	0.11	0.05	85
Credit losses on derivative contracts	0	0	50	0	0	90	0	0	90	0	0	43	0	0	92
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	96	0	0	47	0	0	47	0.01	0	98	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	2.87	0.54	91	2.76	0.63	92	2.24	0.46	92	2.74	0.85	89	1.44	0.73	85

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	12,490,000	18,516,000	18,516,000	9,551,000	9,775,000
Gross losses	1,301,000	1,631,000	3,031,000	4,525,000	4,193,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	652,000	737,000	1,457,000	1,236,000	1,431,000
Net losses	649,000	894,000	1,574,000	3,289,000	2,762,000
Provision for loan and lease losses	2,000	-2,401,000	-4,308,000	13,199,000	2,714,000
Adjustments	-57,000	-73,000	-144,000	-945,000	-176,000
Ending balance	11,786,000	15,148,000	12,490,000	18,516,000	9,551,000
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0	0.08	30	-0.25	-0.14	28	-0.22	-0.09	16	0.68	0.51	79	0.14	0.15
Provision for loan and lease losses / Average loans and leases	0	0.14	30	-0.54	-0.25	18	-0.48	-0.16	13	1.36	0.82	82	0.28	0.24
Provision for loan and lease losses / Net loan and lease losses	0.31	198.72	29	-268.57	77.32	27	-273.70	-105.48	24	401.31	487.86	58	98.26	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.25	1.17	62	1.77	1.39	78	1.40	1.23	71	2.08	1.58	79	1	0.83
Allowance for loan and lease losses / Total loans and leases	1.24	1.15	63	1.72	1.37	78	1.36	1.20	70	2	1.55	78	0.97	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	9.08	28.67	33	8.47	15.27	41	7.94	21.39	31	5.63	11.58	40	3.46	8.03
Allowance for loan and lease losses / Nonaccrual assets	183.96	413.77	23	191.09	318.67	31	161.60	364.13	20	196.44	299.17	38	152.47	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	112.64	319.24	15	117	260.68	20	93.10	287.08	13	104.19	244.34	14	67.86	151.73
Gross loan and lease losses / Average loans and leases	0.28	0.16	78	0.36	0.22	78	0.34	0.19	81	0.47	0.34	74	0.43	0.28
Recoveries / Average loans and leases	0.14	0.07	87	0.16	0.08	84	0.16	0.08	87	0.13	0.07	85	0.15	0.08
Net losses / Average loans and leases	0.14	0.08	72	0.20	0.13	68	0.18	0.11	71	0.34	0.27	69	0.29	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses	21.51	23.25	55	16.29	16.12	62	32.20	34.67	56	29.48	33.98	50	32.32	36.22
Earnings coverage of net loan and lease losses (X)	12.44	-9.51	39	12.73	4.52	49	15.57	39.72	40	4.19	22.91	19	9.74	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.02	-0.01	23	-0.03	0.03	15	0.01	0.02	56	0.04	0.04	60	-0.03	0.01
Real estate loans secured by 1–4 family	-0.03	-0.02	38	-0.06	-0.01	13	0	-0.02	60	-0.02	0.01	24	-0.03	0.01
Revolving	-0.26	-0.08	14	-0.37	-0.05	11	-0.15	-0.07	17	-0.14	0.01	9	-0.10	0.02
Closed-end	-0.01	-0.02	53	-0.03	-0.01	25	0.01	-0.01	83	0	0	36	-0.02	0
Commercial real estate loans	-0.02	0	17	0.02	0.05	62	0.01	0.04	56	0.10	0.07	73	-0.01	0.01
Construction and land development	-0.02	-0.02	35	-0.03	0	21	-0.04	0	18	-0.12	0	3	-0.09	-0.01
1–4 family	0	0	60	0	0	57	0	0	57	-0.07	0	4	-0.04	0
Other	-0.02	-0.01	29	-0.03	-0.01	20	-0.04	0	16	-0.05	0	10	-0.05	-0.01
Multifamily	0	0	58	0.02	0.01	86	0	0.01	77	0.02	0	90	0.01	0
Nonfarm nonresidential	-0.02	0	13	0.03	0.07	61	0.02	0.05	55	0.17	0.11	75	0	0.02
Owner-occupied	-0.01	0	17	-0.01	0.01	12	-0.01	0.01	12	0	0.02	12	0	0.01
Other	-0.02	0	10	0.04	0.06	67	0.03	0.04	65	0.17	0.08	80	0.01	0.01
Real estate loans secured by farmland	0.18	0	94	-0.14	-0.01	8	-0.07	0	10	0.28	0.02	92	0.04	0.01
Commercial and industrial loans	-0.02	0.10	25	0.23	0.20	58	0.12	0.17	49	0.70	0.47	76	0.27	0.37
Loans to individuals	0.99	0.65	72	1.39	0.78	77	1	0.71	71	1.48	1.13	73	1.77	1.17
Credit card loans	1.81	1.99	46	2.82	2.18	68	2.08	1.84	62	3.11	2.92	54	3.34	3.11
Agricultural loans	0	0.01	53	0.07	0.03	82	-0.12	0.02	10	0.27	0.19	79	0.26	0.08
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0
Other loans and leases	0.13	0.14	69	0.06	0.08	65	0.11	0.10	70	0.17	0.15	68	0.19	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases	7,561,000		6,402,000		5,802,000		9,139,000		7,416,000						
90+ days past due loans and leases	4,088,000		5,120,000		5,779,000		8,403,000		7,836,000						
Nonaccrual loans and leases	6,375,000		7,827,000		7,636,000		9,369,000		6,239,000						
Total past due and nonaccrual loans and leases	18,024,000		19,349,000		19,217,000		26,911,000		21,491,000						
Restructured 30-89 days past due	503,000		1,053,000		478,000		1,250,000		602,000						
Restructured 90+ days past due	789,000		1,343,000		1,260,000		1,708,000		713,000						
Restructured nonaccrual	3,244,000		3,733,000		3,104,000		4,452,000		2,830,000						
Total restructured loans and leases	4,536,000		6,129,000		4,842,000		7,410,000		4,145,000						
30-89 days past due loans held for sale	454,000		399,000		485,000		972,000		552,000						
90+ days past due loans held for sale	435,000		416,000		421,000		1,361,000		450,000						
Nonaccrual loans held for sale	382,000		437,000		425,000		522,000		765,000						
Total past due and nonaccrual loans held for sale	1,271,000		1,252,000		1,331,000		2,855,000		1,767,000						
Restructured loans and leases in compliance	4,803,000		6,421,000		5,297,000		7,103,000		7,625,000						
Other real estate owned	145,000		150,000		131,000		175,000		307,000						
Other Assets															
30-89 days past due	1,000		3,000		2,000		6,000		83,000						
90+ days past due	3,000		8,000		4,000		15,000		8,000						
Nonaccrual	32,000		100,000		93,000		57,000		25,000						
Total other assets past due and nonaccrual	36,000		111,000		99,000		78,000		116,000						
Percent of Loans and Leases															
30-89 days past due loans and leases	0.79	0.32	89	0.73	0.27	90	0.63	0.32	84	0.99	0.39	91	0.75	0.43	84
90+ days past due loans and leases	0.43	0.09	88	0.58	0.10	90	0.63	0.10	93	0.91	0.12	93	0.80	0.15	90
Nonaccrual loans and leases	0.67	0.38	85	0.89	0.58	78	0.83	0.46	86	1.01	0.66	82	0.63	0.51	69
90+ days past due and nonaccrual loans and leases	1.10	0.53	90	1.47	0.73	89	1.47	0.62	91	1.92	0.85	89	1.43	0.71	90
30-89 days past due restructured	0.05	0.01	90	0.12	0.01	95	0.05	0.01	89	0.14	0.01	95	0.06	0.01	90
90+ days past due restructured	0.08	0	93	0.15	0	96	0.14	0	96	0.18	0.01	96	0.07	0.01	92
Nonaccrual restructured	0.34	0.09	91	0.42	0.12	94	0.34	0.10	91	0.48	0.13	94	0.29	0.14	83
30-89 days past due loans held for sale	0.05	0	94	0.05	0	94	0.05	0	93	0.11	0	97	0.06	0	93
90+ days past due loans held for sale	0.05	0	96	0.05	0	95	0.05	0	94	0.15	0	96	0.05	0	96
Nonaccrual loans held for sale	0.04	0	94	0.05	0	93	0.05	0	94	0.06	0.01	91	0.08	0	96
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.79	0.32	89	0.73	0.27	90	0.63	0.32	84	0.99	0.40	90	0.76	0.43	84
90+ days past due assets	0.43	0.10	88	0.58	0.10	90	0.63	0.10	93	0.91	0.12	93	0.80	0.15	90
Nonaccrual assets	0.67	0.39	83	0.90	0.59	79	0.84	0.47	86	1.02	0.67	82	0.64	0.53	67
30+ days past due and nonaccrual assets	1.90	0.88	88	2.22	1.04	88	2.11	0.97	88	2.92	1.29	88	2.20	1.19	87
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.56	0.32	81	0.67	0.43	82	0.69	0.36	85	0.91	0.52	86	0.73	0.44	84
90+ days past due and nonaccrual assets + other real estate owned	0.57	0.34	81	0.68	0.46	82	0.70	0.37	84	0.92	0.55	86	0.75	0.48	81
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.67	0.38	82	0.86	0.52	84	0.76	0.41	86	1	0.60	87	0.80	0.53	77
Allowance for loan and lease losses	107.03	57.44	86	110.87	67.93	84	118.51	62.64	87	105.88	66.66	81	162.14	115.41	78
Equity capital + allowance for loan and lease losses	6.66	3.52	85	8.14	4.43	87	7.40	3.60	89	9.64	4.97	88	7.87	4.28	86
Tier 1 capital + allowance for loan and lease losses	7.84	3.97	89	9.43	5.28	88	8.60	4.30	90	11.09	6.05	89	9.19	5.65	83
Loans and leases + other real estate owned	1.33	0.63	90	1.91	0.88	90	1.62	0.71	90	2.12	0.97	90	1.58	0.85	90

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.74	0.26	92	1.14	0.24	95	0.74	0.26	93	1.50	0.39	95	1.01	0.38	91
	90+ days past due		0.76	0.11	90	1.08	0.12	91	1.24	0.12	94	1.71	0.16	93	1.47	0.16	93
	Nonaccrual.....		1.26	0.45	92	1.33	0.65	87	1.49	0.52	90	1.34	0.76	85	0.92	0.46	84
Commercial and industrial	30–89 days past due		0.95	0.28	92	0.13	0.17	49	0.53	0.24	83	0.23	0.23	64	0.16	0.31	35
	90+ days past due		0.19	0.03	90	0.06	0.02	85	0.09	0.04	86	0.02	0.03	60	0.02	0.05	54
	Nonaccrual.....		0.27	0.46	40	0.92	0.64	71	0.42	0.57	47	1.43	0.75	83	0.76	0.83	55
Individuals	30–89 days past due		1.19	0.70	82	0.86	0.55	78	1.14	0.63	80	1.30	0.83	80	1.65	0.83	84
	90+ days past due		0.34	0.07	89	0.32	0.07	87	0.33	0.09	87	0.46	0.14	86	0.62	0.17	87
	Nonaccrual.....		0.19	0.18	65	0.25	0.18	68	0.21	0.17	68	0.22	0.28	57	0.13	0.17	53
Depository institution loans	30–89 days past due		0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
	90+ days past due		0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		0.32	0.10	84	1.08	0.16	93	0.35	0.07	90	0.57	0.17	86	0.56	0.24	77
	90+ days past due		0.10	0	93	0	0	44	0	0	42	0.05	0	95	0.06	0	91
	Nonaccrual.....		0.78	0.36	83	1.73	0.69	82	0.97	0.70	80	2.05	0.49	88	0.60	0.67	67
Foreign governments	30–89 days past due		0	0	50	0	0.01	46	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.18	36	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases	30–89 days past due		0.63	0.11	90	0.25	0.11	79	0.27	0.12	81	0.23	0.18	70	0.20	0.20	64
	90+ days past due		0.07	0.01	93	0.07	0.01	93	0.03	0.01	88	0	0.01	74	0	0.01	68
	Nonaccrual.....		0.14	0.07	82	0.27	0.13	77	0.20	0.09	80	0.32	0.15	77	0.11	0.13	64

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.90	0.39	86	1.59	0.35	94	0.95	0.46	85	1.95	0.65	92	1.32	0.67	87
	90+ days past due	1.14	0.22	88	1.57	0.27	89	1.87	0.24	92	2.42	0.33	89	2.05	0.31	90
	Nonaccrual	1.61	0.61	89	1.39	0.82	82	1.82	0.71	89	1.34	0.89	76	1.11	0.73	77
Revolving	30–89 days past due	0.51	0.26	84	0.61	0.29	85	0.57	0.28	82	0.77	0.48	77	0.82	0.45	84
	90+ days past due	0.03	0.02	77	0.06	0.02	84	0.07	0.02	84	0.08	0.03	82	0.13	0.05	82
	Nonaccrual	5.44	1.15	89	4.13	1.05	89	5.15	1.18	88	3.75	1.13	88	3.13	1	85
Closed-end	30–89 days past due	0.94	0.42	83	1.69	0.36	95	0.98	0.49	84	2.08	0.65	93	1.38	0.70	86
	90+ days past due	1.22	0.25	87	1.72	0.29	89	2.03	0.26	92	2.66	0.38	89	2.28	0.35	89
	Nonaccrual	1.31	0.60	86	1.11	0.77	77	1.52	0.67	88	1.09	0.87	72	0.86	0.70	68
Junior lien	30–89 days past due	0	0.01	47	0.01	0.01	51	0	0.01	38	0.01	0.02	47	0.01	0.02	41
	90+ days past due	0	0	75	0	0	75	0	0	77	0	0	70	0	0	64
	Nonaccrual	0.03	0.02	70	0.04	0.04	52	0.04	0.03	64	0.03	0.04	50	0.03	0.04	52
Commercial real estate	30–89 days past due	0.44	0.16	87	0.22	0.14	73	0.35	0.15	82	0.45	0.26	76	0.19	0.18	65
	90+ days past due	0.06	0.01	87	0.09	0.01	93	0.02	0.01	82	0.03	0.02	80	0.02	0.03	68
	Nonaccrual	0.47	0.32	73	1.08	0.52	83	0.72	0.38	80	1.18	0.62	84	0.41	0.23	77
Construction and development	30–89 days past due	1.13	0.22	88	0.12	0.12	71	0.96	0.17	88	1.11	0.28	87	0.29	0.28	68
	90+ days past due	0	0.01	39	0.03	0.01	88	0	0.01	38	0	0.01	77	0	0.02	33
	Nonaccrual	0.01	0.16	40	0.22	0.36	67	0.08	0.20	52	0.24	0.41	62	0.23	0.20	74
1–4 family	30–89 days past due	0	0.02	62	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0.02	0.02	70
Other	30–89 days past due	1.13	0.17	89	0.12	0.07	78	0.96	0.13	89	1.11	0.22	88	0.29	0.20	75
	90+ days past due	0	0.01	40	0.03	0	93	0	0	41	0	0	86	0	0.01	35
	Nonaccrual	0.01	0.13	47	0.22	0.29	71	0.08	0.16	64	0.24	0.35	66	0.20	0.17	75
Multifamily	30–89 days past due	0.26	0.04	89	0.62	0.06	93	0.26	0.07	85	0.10	0.09	70	0.17	0.08	84
	90+ days past due	0.11	0	95	0.01	0	89	0	0	46	0.01	0	92	0	0	41
	Nonaccrual	0.04	0.07	66	0.16	0.14	72	0.06	0.17	65	0.21	0.11	78	0.08	0.05	76
Nonfarm non-residential	30–89 days past due	0.34	0.13	86	0.17	0.14	67	0.24	0.13	78	0.37	0.23	74	0.18	0.14	64
	90+ days past due	0.06	0.01	91	0.12	0.01	92	0.03	0.01	88	0.04	0.02	82	0.03	0.03	70
	Nonaccrual	0.69	0.39	79	1.45	0.66	87	1.01	0.45	85	1.55	0.80	84	0.49	0.28	77
Owner Occupied	30–89 days past due	0.08	0.04	76	0.07	0.04	75	0.05	0.04	68	0.11	0.07	72	0.04	0.07	43
	90+ days past due	0	0	75	0.02	0	87	0.01	0	89	0	0	73	0.02	0.01	73
	Nonaccrual	0.30	0.14	79	0.51	0.25	84	0.38	0.17	85	0.54	0.27	84	0.40	0.16	85
Other	30–89 days past due	0.26	0.08	87	0.10	0.09	70	0.19	0.08	84	0.26	0.14	76	0.14	0.07	77
	90+ days past due	0.06	0	93	0.10	0.01	92	0.02	0	91	0.04	0.01	85	0.01	0.01	77
	Nonaccrual	0.40	0.21	78	0.94	0.40	86	0.63	0.23	85	1.01	0.44	81	0.10	0.10	56
Farmland	30–89 days past due	0.35	0.11	85	0.29	0.11	81	0	0.10	31	0.06	0.11	64	0.18	0.23	60
	90+ days past due	0.09	0.01	91	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	4.16	0.63	91	4.68	1.10	88	3.98	0.69	90	3.89	1.13	88	4.12	0.84	92
Credit card	30–89 days past due	0.80	1.02	40	0.69	0.63	52	0.80	0.81	43	1.18	0.95	68	1.30	1.19	56
	90+ days past due	0.71	0.44	70	0.78	0.39	74	0.70	0.45	63	1	0.63	70	1.33	0.78	74
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-15,612,000	252,000	-10,289,000	1,694,000	1,283,000										
Retained earnings	184,655,000	172,644,000	180,563,000	164,610,000	166,697,000										
Accumulated other comprehensive income (AOCI)	-10,608,000	-564,000	-1,702,000	194,000	-1,311,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	158,435,000	172,332,000	168,572,000	166,498,000	166,669,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	27,481,000	27,910,000	27,117,000	27,876,000	28,163,000										
Accumulated other comprehensive income-related adjustments	-173,000	-70,000	-27,000	-125,000	-297,000										
Other deductions from common equity tier 1 capital	1,059,000	1,050,000	839,000	450,000	43,000										
Subtotal:	130,068,000	143,442,000	140,643,000	138,297,000	138,760,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	130,068,000	143,442,000	140,643,000	138,297,000	138,760,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	19,276,000	19,809,000	19,275,000	20,108,000	20,477,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	19,276,000	19,809,000	19,275,000	20,108,000	20,477,000										
Less: Additional tier 1 capital deductions	228,000	252,000	247,000	209,000	288,000										
Additional tier 1 capital	19,048,000	19,557,000	19,028,000	19,899,000	20,189,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	19,165,000	20,958,000	20,496,000	22,120,000	23,695,000										
Non-qualifying capital instruments	0	0	0	80,000	435,000										
Total capital minority interest not included in tier 1 capital	2,415,000	2,274,000	2,271,000	2,318,000	2,905,000										
Allowance for loan and lease losses in tier 2 capital	13,243,000	14,287,000	14,149,000	14,134,000	10,456,000										
Exited advanced approach eligible credit reserves	4,406,000	4,304,000	4,421,000	4,408,000	2,566,000										
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	34,823,000	37,519,000	36,916,000	38,652,000	37,491,000										
Exited advanced approach tier 2 capital before deductions	25,986,000	27,536,000	27,188,000	28,926,000	29,601,000										
Less: Tier 2 capital deductions	319,000	362,000	279,000	188,000	217,000										
Tier 2 capital	34,504,000	37,157,000	36,637,000	38,464,000	37,274,000										
Exited advanced approach tier 2 capital	25,667,000	27,174,000	26,909,000	28,738,000	29,384,000										
Total capital	183,620,000	200,156,000	196,308,000	196,660,000	196,223,000										
Exited advanced approach total capital	174,783,000	190,173,000	186,580,000	186,934,000	188,333,000										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	1,908,941,000	1,937,321,000	1,941,409,000	1,924,182,000	1,938,795,000										
Less: Deductions from common equity tier 1 capital	28,460,000	29,103,000	28,084,000	28,334,000	28,546,000										
Less: Other deductions	6,190,000	-3,436,000	-2,261,000	-4,410,000	-3,048,000										
Total assets for leverage ratio	1,874,291,000	1,911,654,000	1,915,586,000	1,900,258,000	1,913,297,000										
Total risk-weighted assets	1,253,618,420	1,188,727,204	1,239,026,120	1,193,744,490	1,245,853,140										
Exited advanced approach total RWA	1,121,572,026	1,126,535,269	1,116,068,009	1,158,354,507	1,165,078,612										
Capital Ratios															
Common equity tier 1 capital, column A	10.38	11.85	30	12.07	12.66	48	11.35	12.37	36	11.59	12.35	40	11.14	12.11	34
Common equity tier 1 capital, column B	11.60	0.26	93	12.73	0.29	95	12.60	0.29	95	11.94	0.30	93	11.91	0.29	95
Tier 1 capital, column A	11.89	12.53	42	13.71	13.44	61	12.89	13.11	54	13.25	13.08	58	12.76	12.78	57
Tier 1 capital, column B	13.30	0.31	94	14.47	0.33	95	14.31	0.34	95	13.66	0.34	93	13.64	0.34	94
Total capital, column A	14.65	14.37	64	16.84	15.42	77	15.84	14.91	70	16.47	15.23	75	15.75	14.36	76
Total capital, column B	15.58	0.34	95	16.88	0.37	97	16.72	0.37	96	16.14	0.39	95	16.16	0.38	96
Tier 1 leverage	7.96	9.08	18	8.53	9.11	34	8.34	8.98	32	8.33	9.13	29	8.31	9.76	12
Supplementary leverage ratio, advanced approaches HCs	6.63	6.62	53	7.09	6.95	56	6.89	6.71	50	8.05	8.72	42	7.07	7.41	55

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		6,749,000			7,325,000			6,848,000		8,260,000			27,547,000		-7.86	-75.72	
Total property and casualty assets		860,000			836,000			873,000		834,000			1,029,000		2.87	-32.76	
Reinsurance recoverables (P/C)																	
Total life and health assets		5,889,000			6,489,000			5,975,000		7,426,000			26,518,000		-9.25	-77.79	
Reinsurance recoverables (L/H)		0			0			0		0			0				
Separate account assets (L/H)																	
Total insurance underwriting equity		2,761,000			3,164,000			2,888,000		3,457,000			23,192,000		-12.74	-87.18	
Total property and casualty equity		154,000			191,000			194,000		188,000			172,000		-19.37	-17.65	
Total life and health equity		2,607,000			2,973,000			2,694,000		3,269,000			23,020,000		-12.31	-87.79	
Total insurance underwriting net income		80,000			100,000			237,000		220,000			774,000		-20.00	-74.92	
Total property and casualty		9,000			3,000			10,000		19,000			26,000		200.00	-67.86	
Total life and health		71,000			97,000			227,000		201,000			748,000		-26.80	-75.60	
Claims and claims adjusted expense reserves (P/C)		543,000			520,000			534,000		483,000			464,000		4.42	11.04	
Unearned premiums (P/C)		0			0			0		0			0			-100.00	
Policyholder benefit and contractholder funds (L/H)		603,000			731,000			552,000		700,000			609,000		-17.51	34.60	
Separate account liabilities (L/H)		0			0			0		0			0				
Insurance activities revenue		142,000			175,000			332,000		349,000			378,000		-18.86	-74.51	
Other insurance activities income		24,000			22,000			50,000		60,000			73,000		9.09	-93.94	
Insurance and reinsurance underwriting income		118,000			153,000			282,000		289,000			305,000		-22.88	-26.71	
Premiums		118,000			153,000			282,000		289,000			305,000		-22.88	-26.71	
Credit related insurance underwriting		0			0			0		0			1,000			-100.00	
Other insurance underwriting		118,000			153,000			282,000		289,000			304,000		-22.88	-23.87	
Insurance benefits, losses, expenses		148,000			173,000			303,000		396,000			305,000		-14.45	40.95	
Net assets of insurance underwriting subsidiaries		5,368,000			5,594,000			2,063,000		7,191,000			7,706,000		-4.04	-36.30	
Life insurance assets		20,717,000			20,487,000			20,619,000		20,380,000			20,070,000		1.12	6.62	
Analysis Ratios																	
06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0.36	0	96	0.38	0	96	0.35	0	96	0.42	0	96	1.43	0.01	95		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	12.74	51.63	37	11.41	52.30	40	12.75	53.11	40	10.10	53.67	39	3.74	51.47	37		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	87.26	48.37	62	88.59	47.70	60	87.25	46.89	60	89.90	46.33	60	96.26	48.53	62		
Separate account assets (L/H) / Total life assets	0	11.61	43	0	13.29	42	0	13.40	42	0	11.24	43	0	7.26	42		
Insurance activities revenue / Adjusted operating income	0.41	0.36	73	0.46	0.37	72	0.43	0.36	72	0.48	0.41	73	0.45	0.47	73		
Premium income / Insurance activities revenue	83.10	3.08	96	87.43	3.14	96	84.94	2.76	96	82.81	2.84	96	80.69	7.32	91		
Credit related premium income / Total premium income	0	34.56	33	0	30.92	35	0	32.99	34	0	38.23	29	0.33	34.91	59		
Other premium income / Total premium income	100	65.44	66	100	69.08	65	100	67.01	65	100	61.77	70	99.67	65.09	40		
Insurance underwriting net income / Consolidated net income	1.18	0.02	95	0.94	0.02	95	1.10	0.02	96	6.66	0.03	97	3.96	0.08	95		
Insurance net income (P/C) / Equity (P/C)	11.69	18.14	63	3.14	21.10	35	5.15	23.22	35	10.11	15.59	57	15.12	19.86	66		
Insurance net income (L/H) / Equity (L/H)	5.45	163.24	66	6.53	5.07	75	8.43	4.49	66	6.15	3.62	69	3.25	5.13	50		
Insurance benefits, losses, expenses / Insurance premiums	125.42	3,806.36	66	113.07	-395.05	60	107.45	927.51	63	137.02	447.82	63	100	233.61	64		
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42		
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.29	0	97	0.29	0	97	0.11	0	97	0.37	0	97	0.40	0	96		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.88	12.13	49	11.50	11.54	47	11.98	12	46	11.53	11.03	48	11.91	11.51	51		
Broker-Dealer Activities			133,653,000			143,601,000			140,670,000			147,300,000			153,990,000		
Net assets of broker-dealer subsidiaries (\$000)	7.10	0.53	91	7.38	0.47	92	7.22	0.46	92	7.53	0.75	90	7.99	1.39	88		
Net assets of broker-dealer subsidiaries / Consolidated assets																	

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	58,873,000	50,530,000	53,771,000	49,626,000	57,097,000
Real estate loans.....	8,664,000	9,122,000	9,256,000	9,570,000	8,764,000
Commercial and industrial loans	15,564,000	12,555,000	13,524,000	14,058,000	16,866,000
Loans to depository institutions and other banks acceptances	19,744,000	14,511,000	15,942,000	12,503,000	19,834,000
Loans to foreign governments and institutions	2,000	3,000	2,000	2,000	27,000
Loans to individuals	0	0	0	0	0
Agricultural loans.....	92,000	52,000	48,000	67,000	84,000
Other foreign loans.....	14,200,000	13,692,000	14,401,000	12,302,000	10,394,000
Lease financing receivables.....	607,000	595,000	598,000	1,124,000	1,128,000
Debt securities	166,000	11,515,000	71,000	17,172,000	633,000
Interest-bearing bank balances	14,185,000	13,527,000	11,898,000	20,039,000	16,383,000
Total selected foreign assets	73,224,000	75,572,000	65,740,000	86,837,000	74,113,000
Total foreign deposits	19,800,000	28,247,000	20,018,000	35,556,000	54,620,000
Interest-bearing deposits	19,581,000	28,006,000	19,783,000	35,157,000	53,912,000
Non-interest-bearing deposits.....	219,000	241,000	235,000	399,000	708,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans	1.90	0.77	78	1.83	0.64	82	1.79	0.66	82	1.98	0.87	78	2.60	1.25	73
Cost: Interest-bearing deposits.....	0.12	0.25	48	0	0.12	24	0.05	0.14	44	0.60	0.42	75	1.75	1.19	83
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37		0.55	0.26	75	0.32	0.20	80	1.31	5.18	57		27.03	
Commercial and industrial loans		0.61		0.54	1.03	85	0.18	0.79	58	0.31	0.64	61	0.05	0.29	5
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases.....	16.51	11.61	67	-2.54	-1.19	53	8.35	6.83	59	-13.08	-2.40	28	8.81	22.48	61
Total selected assets.....	-3.11	18.50	44	2.17	3.19	55	-24.29	9.48	16	17.17	2.04	73	18.48	12.40	76
Deposits	-29.90	-4.80	13	-20.75	9.07	17	-43.70	0.73	7	-34.90	3.46	20	-7.89	10.36	20

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		172,307,000	183,158,000	174,683,000	197,514,000	270,178,000	-5.92	-53.34
1–4 family residential loans.....		120,416,000	138,422,000	125,470,000	155,900,000	228,267,000	-13.01	-64.04
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		-100.00
All other loans and leases.....		51,891,000	44,736,000	49,213,000	41,614,000	41,911,000	15.99	52.17
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		-100.00
Seller's interest carried as securities and loans		0	0	0	0	0		-100.00
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		-100.00
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		9.16	9.41	8.97		10.10		14.02
1–4 family residential loans.....		6.40	7.11	6.44		7.97		11.84
Home equity lines.....		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases.....		2.76	2.30	2.53		2.13		2.17
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		33.36	37.39	34.76		39.95		42.67
Home equity lines		1.80	2.50	2.09		2.74		3.03
Credit card receivables.....		3.67	3.29	3.53		3.27		3.27
Auto loans and other consumer loans.....		6.31	5.86	6.41		6		5.23
Commercial and industrial loans		16.45	14.54	15.41		14.50		15.01
All other loans and leases.....		38.42	36.42	37.80		33.55		30.78

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0	0	0	0	0
1–4 family residential loans.....	0	0	0	0	0	0	0
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....	0	0	0	0	0	0	0
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0	0	0
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	12.52	11.74	11.67	11.94	12.50		
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	3,576,000	3,260,000	3,124,000	5,098,000	9,546,000	9.69	-72.09
Home equity lines.....	0	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0	0	0
All other loans and leases.....	144,000	374,000	138,000	306,000	2,000	-61.50	-78.76
Total 30–89 days past due securitized assets.....	3,720,000	3,634,000	3,262,000	5,404,000	9,548,000	2.37	-72.43
90+ Days Past Due Securitized Assets							
1–4 family residential loans	289,000	332,000	345,000	949,000	166,000	-12.95	-51.51
Home equity lines.....	0	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0	0
All other loans and leases.....	593,000	1,549,000	1,038,000	1,393,000	128,000		-19.43
Total 90+ days past due securitized assets	882,000	1,881,000	1,383,000	2,342,000	294,000	-53.11	-33.78
Total past due securitized assets.....	4,602,000	5,515,000	4,645,000	7,746,000	9,842,000	-16.55	-68.96
Net Losses on Securitized Assets							
1–4 family residential loans	1,000	2,000	10,000	13,000	119,000	-50.00	-99.32
Home equity lines.....	0	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0	0
All other loans and leases.....	22,000	122,000	143,000	137,000	178,000	-81.97	-94.24
Total net losses on securitized assets.....	23,000	124,000	153,000	150,000	297,000	-81.45	-95.65

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.97	2.36	2.49	3.27	4.18
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.28	0.84	0.28	0.74	0
Total 30–89 days past due securitized assets	2.16	1.98	1.87	2.74	3.53
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.24	0.24	0.27	0.61	0.07
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	1.14	3.46	2.11	3.35	0.31
Total 90+ days past due securitized assets	0.51	1.03	0.79	1.19	0.11
Total past due securitized assets percent of securitized assets	2.67	3.01	2.66	3.92	3.64
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0.01	0.01	0.05
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.08	0.55	0.29	0.33	0.42
Total net losses on securitized assets	0.03	0.14	0.09	0.08	0.11
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.59	1.92	1.48	2.49	2.58
Home equity lines	0.51	0.61	0.57	0.77	0.82
Credit card receivables	0.80	0.69	0.80	1.18	1.30
Commercial and industrial loans	0.95	0.13	0.53	0.23	0.16
All other loans and leases	0.63	0.40	0.44	0.52	0.44
Total managed loans past due 30–89 days	1	0.95	0.83	1.30	1.35
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.91	1.20	1.45	1.95	1.34
Home equity lines	0.03	0.06	0.07	0.08	0.13
Credit card receivables	0.71	0.78	0.70	1	1.33
Commercial and industrial loans	0.19	0.06	0.09	0.02	0.02
All other loans and leases	0.18	0.41	0.25	0.35	0.07
Total managed loans past due 90+ days	0.44	0.66	0.66	0.96	0.65
Total Past Due Managed Assets	1.45	1.60	1.49	2.25	2
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	-0.02	0.01	0	0.01
Home equity lines	-0.26	-0.37	-0.15	-0.14	-0.10
Credit card receivables	1.81	2.82	2.08	3.11	3.34
Commercial and industrial loans	-0.02	0.23	0.12	0.70	0.27
All other loans and leases	0.14	0.20	0.15	0.27	0.26
Net Losses on Managed Assets Percent of Total Managed Assets	0.12	0.19	0.16	0.31	0.24

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		-391,000	246,000	145,000	975,000	746,000		
Dividends		0	0	0	0	0		
Interest		1,000	0	0	0	1,000		-99.83
Management and service fees		35,000	33,000	68,000	92,000	98,000	6.06	
Other income		-427,000	213,000	77,000	883,000	647,000		
Income from nonbank subsidiaries		82,000	110,000	2,542,000	105,000	-36,000	-25.45	-93.96
Dividends		60,000	400,000	2,700,000	595,000	120,000	-85.00	-94.05
Interest		0	0	0	0	1,000		-100.00
Management and service fees		4,000	0	12,000	1,000	2,000		-33.33
Other income		18,000	-290,000	-170,000	-491,000	-159,000		500.00
Income from subsidiary holding companies		9,425,000	9,287,000	19,129,000	43,278,000	25,165,000	1.49	12.39
Dividends		7,930,000	6,060,000	15,195,000	41,983,000	21,810,000	30.86	-5.81
Interest		1,495,000	3,227,000	3,934,000	1,295,000	3,355,000	-53.67	9866.67
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		9,116,000	9,643,000	21,816,000	44,358,000	25,875,000	-5.47	-11.37
Securities gains (losses)		0	0	0	0	0		-100.00
Other operating income		256,000	-361,000	-405,000	-714,000	-1,024,000		178.26
Total operating income		9,372,000	9,282,000	21,411,000	43,644,000	24,851,000	0.97	-9.85
Operating Expenses								
Personnel expenses		33,000	41,000	39,000	-67,000	482,000	-19.51	-78.85
Interest expense		2,274,000	2,379,000	4,608,000	4,995,000	4,524,000	-4.41	35.36
Other expenses		-49,000	-555,000	-1,425,000	-388,000	1,918,000		
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		2,258,000	1,865,000	3,222,000	4,540,000	6,924,000	21.07	-8.95
Income (loss) before taxes		7,109,000	7,418,000	18,191,000	39,105,000	18,243,000	-4.17	-10.19
Applicable income taxes (credit)		-135,000	-617,000	-819,000	-1,694,000	-945,000		
Extraordinary items								
Income before undistributed income of subsidiaries		7,244,000	8,035,000	19,010,000	40,799,000	19,188,000	-9.84	-16.63
Equity in undistributed income of subsidiaries		-454,000	2,641,000	2,538,000	-37,498,000	361,000		
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		80,000	-199,000	-2,319,000	-442,000	1,186,000		
Subsidiary holding companies		-534,000	2,840,000	4,857,000	-37,056,000	-825,000		
Net income (loss)		6,790,000	10,676,000	21,548,000	3,301,000	19,549,000	-36.40	-39.74
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		140,000	201,000	381,000	153,000	1,306,000	-30.35	-75.48
Subsidiary holding companies' net income		7,396,000	8,900,000	20,052,000	4,927,000	20,985,000	-16.90	-35.32

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	127,000	0.03	213,000	0.06	1,669,000	0.44	426,000	226,000	-40.38	-57.81	
Common and preferred stock	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	0	
Other receivables	127,000	0.03	213,000	0.06	1,669,000	0.44	426,000	226,000	-40.38	-57.81	
Investment in nonbank subsidiaries	4,323,000	1.17	6,755,000	1.77	4,409,000	1.16	6,790,000	13,387,000	-36.00	-82.03	
Common and preferred stock	3,278,000	0.89	5,600,000	1.46	3,347,000	0.88	5,665,000	12,166,000	-41.46	-85.62	
Excess cost over fair value	999,000	0.27	999,000	0.26	999,000	0.26	999,000	999,000	0.00	-13.51	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	0	
Other receivables	46,000	0.01	156,000	0.04	63,000	0.02	126,000	222,000	-70.51	-53.54	
Investment in subsidiary holding companies	342,221,000	92.61	355,343,000	92.90	354,706,000	93.20	352,329,000	341,396,000	-3.69	12.64	
Common and preferred stock	160,197,000	43.35	168,612,000	44.08	169,580,000	44.56	167,192,000	195,934,000	-4.99	-11.13	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	181,943,000	49.23	186,661,000	48.80	185,049,000	48.62	185,046,000	145,383,000	-2.53	47.27	
Other receivables	81,000	0.02	70,000	0.02	77,000	0.02	91,000	79,000	15.71	478.57	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0	-100.00	
Securities	138,000	0.04	133,000	0.03	136,000	0.04	127,000	981,000	3.76	666.67	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution	16,927,000	4.58	15,198,000	3.97	15,134,000	3.98	14,817,000	14,948,000	11.38	-45.10	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	1,000	0	-100.00	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	16,000	0	0	
Intangible assets	0	0	0	0	0	0	0	0	0	0	
Other assets	5,804,000	1.57	4,849,000	1.27	4,544,000	1.19	4,219,000	3,069,000	19.69	15.34	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0	0	
Total assets	369,540,000	100.00	382,491,000	100.00	380,598,000	100.00	378,708,000	374,024,000	-3.39	1.50	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0	-100.00	
Securities sold (repos)	0	0	0	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less	6,727,000	1.82	14,428,000	3.77	13,048,000	3.43	18,325,000	13,425,000	-53.38	-44.76	
Borrowings with maturity over 1 year	105,523,000	28.56	112,184,000	29.33	103,659,000	27.24	132,017,000	110,260,000	-5.94	1.28	
Subordinated notes and debentures	24,186,000	6.54	29,753,000	7.78	29,373,000	7.72	31,284,000	27,221,000	-18.71	-10.24	
Other liabilities	5,601,000	1.52	7,564,000	1.98	6,595,000	1.73	7,823,000	7,657,000	-25.95	-16.14	
Balance due to subsidiaries and related institutions	49,971,000	13.52	27,300,000	7.14	40,317,000	10.59	4,372,000	28,315,000	83.04	465.15	
Total liabilities	192,008,000	51.96	191,229,000	50	192,992,000	50.71	193,821,000	186,878,000	0.41	20.88	
Equity Capital	177,532,000	48.04	191,262,000	50	187,606,000	49.29	184,887,000	187,146,000	-7.18	-13.50	
Perpetual preferred stock (income surplus)	19,921,000	5.39	20,684,000	5.41	19,921,000	5.23	20,984,000	21,620,000	-3.69	-23.15	
Common stock	9,136,000	2.47	9,136,000	2.39	9,136,000	2.40	9,136,000	9,136,000	0.00	0.00	
Common surplus	60,160,000	16.28	60,154,000	15.73	60,332,000	15.85	60,349,000	60,978,000	0.01	-0.65	
Retained earnings	184,475,000	49.92	171,765,000	44.91	180,322,000	47.38	162,890,000	166,697,000	7.40	32.22	
Accumulated other comprehensive income	-10,608,000	-2.87	-564,000	-0.15	-1,702,000	-0.45	194,000	-1,311,000	0	0	
Other equity capital components	-85,552,000	-23.15	-69,913,000	-18.28	-80,403,000	-21.13	-68,666,000	-69,974,000	0	0	
Total liabilities and equity capital	369,540,000	100.00	382,491,000	100.00	380,598,000	100.00	378,708,000	374,024,000	-3.39	1.50	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries	1,427,000	0.39	1,975,000	0.52	1,584,000	0.42	3,945,000	4,595,000	-27.75	-73.56	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	317,000	1,722,000	0	-100.00	
Loans and advances from subsidiary holding companies	47,497,000	12.85	24,900,000	6.51	37,986,000	9.98	0	23,350,000	90.75	1463.43	
Subordinated and long-term debt 1 year or less	1,460,000	0.40	0	0	0	0	983,000	1,503,000	220.18	0	
Guaranteed loans to banks, nonbanks, and holding companies	904,000	0.24	1,456,000	0.38	1,064,000	0.28	6,165,000	6,759,000	-37.91	-87.51	

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	7.49	10.52	18	11.30	12.64	46	11.36	11.94	50	1.79	7.29	10	9.94	9.68	56
Bank net income / Average equity investment in banks		11.07			12.37			11.80			7.45				10.51
Nonbank net income / Average equity investment in nonbanks	6.45	10.05	53	6.01	13.40	41	6.64	13.12	42	1.45	9.75	30	10.48	7.89	67
Subsidiary HCs net income / Average equity investment in sub HCs	8.99	9.42	52	10.65	11.92	50	11.94	10.11	65	2.56	7.01	20	10.75	8.55	57
Bank net income / Parent net income	0	98.83	4	0	96.24	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income	2.06	2.55	70	1.88	3.10	66	1.77	3.40	61	4.63	3.59	76	6.68	5.93	76
Subsidiary holding companies' net income / Parent net income	108.92	80.71	77	83.36	67.52	45	93.06	65.35	60	149.26	68.34	90	107.35	74	84
Leverage															
Total liabilities / Equity capital	108.15	17.48	96	99.98	16.87	96	102.87	16.81	96	104.83	20.06	94	99.86	20.43	94
Total debt / Equity capital	76.85	12.15	94	81.75	11.60	94	77.87	11.71	94	98.24	14.41	95	80.64	14.31	95
Total debt + notes payable to subs that issued TPS / Equity capital	76.85	14.28	94	81.75	13.82	94	77.87	13.63	94	98.41	16.67	95	81.56	16.36	94
Total debt + Loans guaranteed for affiliate / Equity capital	77.36	12.21	94	82.52	11.69	94	78.43	11.77	94	101.57	14.68	94	84.25	14.56	94
Total debt / Equity capital – excess over fair value	77.29	12.27	94	82.18	11.71	94	78.28	11.81	94	98.77	14.52	95	81.07	14.51	95
Long-term debt / Equity capital	73.06	11.61	94	74.21	11.05	94	70.91	10.95	94	88.32	13.56	95	73.46	13.04	95
Short-term debt / Equity capital	3.79	0.43	91	7.54	0.48	96	6.96	0.57	95	9.91	0.77	94	7.17	1.02	90
Current portion of long-term debt / Equity capital	0.82	0.07	92	0	0.06	40	0	0.06	41	0.53	0.06	90	0.80	0.05	93
Excess cost over fair value / Equity capital	0.56	0.09	89	0.52	0.09	90	0.53	0.05	91	0.54	0.08	90	0.53	0.12	89
Long-term debt / Consolidated long-term debt	92.16	39.62	89	89.11	39.10	88	91.76	39.86	87	89.75	34.67	93	70.83	28.44	85
Double Leverage															
Equity investment in subs / Equity capital	92.64	103.92	6	91.61	103.07	6	92.71	103.22	6	94.03	102.81	9	111.73	103.22	86
Total investment in subs / Equity capital	195.27	109.01	96	189.43	108.26	96	192.31	108.40	96	194.47	110.16	96	189.70	111.07	95
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.96	0.41	3	-0.75	0.25	6	-0.63	0.29	6	-3.34	0.47	2	1.12	0.36	83
Equity investment in subs – equity cap / Net income-div (X)		1.23			0.83			1.05			1.82		2.26	1.22	84
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	202.99	126.15	81	271.11	138.64	89	298.44	152.85	92	412.17	136.59	97	156.30	177.68	46
Cash from ops + noncash items + op expense / Op expense + dividend	-101.74	116.54	7	108.21	130.64	44	176.87	154.48	65	490.13	147.24	97	196.02	190.27	57
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	123.62	92.87	73	96.19	103.17	44	91.71	98.54	39	94.09	134.08	24	94.72	116.34	22
Pretax operating income + interest expense / Interest expense	412.62	1,457.38	31	411.81	1,479.01	27	494.77	1,835.33	22	882.88	2,016.32	45	503.25	1,968.54	28
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	412.62	1,417.74	31	411.29	1,667.11	26	494.43	1,770.77	21	875.74	1,539.23	51	495.21	1,632.83	27
Dividends + interest from subsidiaries / Interest expense + dividends	200.17	140.52	75	252.66	153.06	82	264.95	174.12	78	388.26	150.43	94	176.11	210.80	45
Fees + other income from subsidiaries / Salary + other expenses	2,312.50	10.93	99	8.56	12.78	68	0.94	11.92	66	-106.59	13.95	0	24.50	16.52	71
Net income / Current part of long-term debt + preferred dividends (X)	3.36	28.68	12	16.97	41.77	36	17.88	47.61	33	1.45	35.64	8	6.76	57.11	14
Other Ratios															
Net assets that reprice within 1 year / Total assets	-11.28	3.32	3	-7.37	3.64	3	-9.74	3.44	3	-2.79	3.85	7	-10.45	2.64	5
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0.51	0.01	94	0.76	0.03	93	0.57	0.02	93	3.33	0.05	94	3.61	0.10	93
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0.51	0.01	94	0.76	0.03	93	0.57	0.02	93	3.33	0.05	94	3.61	0.10	93
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	10.35	1.69	88	10.47	1.79	87	10.20	1.76	87	10.88	2.66	86	10.96	5.62	79
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0.35	0.05	92	0.32	0.07	90	0.31	0.06	90	0.39	0.08	90	0.29	0.19	87

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	34.03	82.17	19	18.11	78.46	15	19.10	66.37	10	15.45	81.10	6	51.26	57.84	53
Dividends declared / Net income	36.30	34	55	13.63	25.30	28	16.85	28.27	27	191	42.29	99	50.31	33.08	82
Net income – dividends / Average equity.....	4.77	7.04	30	9.76	9.64	59	9.45	8.62	67	-1.63	4.14	8	4.94	6.46	26
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	128.25	10	0	139.49	9	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries	2.43	2.20	76	27.49	3.97	88	74.36	4.90	95	9.44	3.41	83	1.22	7.53	58
Dividends from subsidiary holding companies.....	321.70	2.84	97	416.49	6.36	96	418.48	5.91	97	665.87	4.85	99	221.76	21.40	90
Dividends from all subsidiaries	324.14	168.66	86	443.99	193.08	87	492.84	203.53	89	675.31	174.85	95	222.98	260.40	52
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	43.08			36.56			45.96			60.28			66.55		
Interest income from bank subsidiaries.....	0.13			0.11			0.11			0.36			0.54		
Management and service fees from bank subsidiaries	0.85			0.90			0.88			1.47			1.55		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	46.71			38.35			51.33			62.88			69.36		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	42.86	45.98	55	199	54.17	92	708.66	62.63	97	388.89	56.39	96	9.19	82.95	31
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0.08	20.25	55
Management and service fees from nonbank subsidiaries	2.86	0.54	89	0	0.63	39	3.15	0.37	90	0.65	0.86	80	0.15	1.92	78
Other income from nonbank subsidiaries.....	12.86	0.18	97	-144.28	0.08	1	-44.62	0.07	1	-320.92	0.16	1	-12.17	1.06	1
Operating income from nonbank subsidiaries	58.57	54.49	58	54.73	76.16	52	667.19	87.22	96	68.63	79.84	48	-2.76	150.41	1
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	107.22	87.73	72	68.09	31	80	75.78	38.10	70	852.10	43.51	95	103.93	61.23	76
Interest income from subsidiary holding companies	20.21	13.26	72	36.26	5.39	90	19.62	5.26	85	26.28	8.40	80	15.99	6.54	76
Management and service fees from subsidiary holding companies	0	0.33	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3.08	52	0	-0.43	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies	127.43	98.24	72	104.35	39.64	90	95.40	58.37	70	878.38	55.20	95	119.92	76.49	73
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	65.33	11	0	67.82	10	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	0.01	0.78	53	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	36
Management and service fees from bank subsidiaries	0.37	1.33	78	0.36	2.08	76	0.32	1.44	77	0.21	1.87	74	0.39	1.81	76
Other income from bank subsidiaries.....	-4.56	0.03	1	2.29	0.02	96	0.36	0.02	92	2.02	0.04	95	2.60	0.03	96
Operating income from bank subsidiaries	-4.17	75.26	0	2.65	81.78	11	0.68	83.13	7	2.23	82.20	9	3	78.80	13
Dividends from nonbank subsidiaries	0.64	3.28	69	4.31	2.67	79	12.61	3.07	88	1.36	1.95	68	0.48	2.65	56
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	63
Management and service fees from nonbank subsidiaries	0.04	0.01	89	0	0.02	42	0.06	0.01	88	0	0.02	84	0.01	0.06	83
Other income from nonbank subsidiaries.....	0.19	0	95	-3.12	0.01	0	-0.79	0.01	1	-1.13	0.01	2	-0.64	0.04	0
Operating income from nonbank subsidiaries	0.87	5.58	62	1.19	6.48	61	11.87	4.67	85	0.24	4.70	51	-0.14	7.29	0
Dividends from subsidiary holding companies.....	84.61	1.79	95	65.29	2.43	93	70.97	2.10	96	96.19	2.53	97	87.76	4.52	95
Interest income from subsidiary holding companies	15.95	0.01	96	34.77	0.01	96	18.37	0.01	96	2.97	0.11	93	13.50	0.20	95
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	100.57	3.21	98	100.05	3.96	97	89.34	3.91	96	99.16	4.56	96	101.26	6.08	99
Loans and advances from subsidiaries / Short term debt.....	727.28	189.04	85	186.27	135.34	76	303.26	158.10	84	21.53	135.13	29	208.16	83.37	77
Loans and advances from subsidiaries / Total debt	35.86	28.16	64	17.19	28.31	54	27.09	26.38	62	2.17	27.08	30	18.52	28.33	55